FOR IMMEDIATE RELEASE
Thursday, February 18, 2025

Contact:
Jasmine Mines
Director of Marketing
434-237-9626
Jasmine.Mines@the-league.coop

Your Advantage

LEVERAGE Introduces Leading AI-Powered Credit Decision Technology with Scienaptic AI

TALLAHASSEE, FL – *LEVERAGE*, the trusted service corporation for The League of Credit Unions & Affiliates, is pleased to announce a strategic partnership with Scienaptic AI, a leader in AI-powered credit underwriting. This partnership aims to equip credit unions with advanced AI-driven lending capabilities enabling faster, smarter credit decisions, enhanced operational efficiency, and improved member experiences.

The Scienaptic AI platform plays a vital role in supporting over 150 lenders by enhancing lending accuracy and efficiency. The platform encapsulates a decade of technological innovation, integrating more data into decision-making, leveraging advanced machine learning algorithms, and supplementing them with rigorous risk and fair lending monitoring processes. This enables financial institutions to reach more borrowers—including underbanked and underserved individuals—and say "yes" more often without increasing risk. The platform processes over 3 million credit decisions each month, evaluating loan applications worth more than $3 billion. This enables over 1.3 million underserved individuals every month to access credit opportunities that were previously out of reach.

"We are excited to partner with Scienaptic AI to bring advanced credit decisioning capabilities to our member credit unions," said Steve Willis, President of *LEVERAGE* and Affiliates Consolidated Services. "Together, we're equipping credit unions with tools that create measurable impact for their members and communities."

"This partnership is about enabling credit unions to harness the full potential of AI-powered lending," said Pankaj Kulshreshtha, Founder and CEO of Scienaptic AI. "By combining Scienaptic's advanced underwriting technology with *LEVERAGE*'s deep commitment to empowering credit unions, we are helping institutions make smarter credit decisions, reduce friction in the lending process, and deliver exceptional value to their members. Together, we're shaping a future where every credit decision drives growth, trust, and financial inclusion."

To learn more about Scienaptic AI and how they can help your credit union with cutting-edge technology, visit MyLEVERAGE.com or contact a League Consultant at consult@myleverage.com.

About *LEVERAGE*

LEVERAGE, the service corporation for [The League of Credit Unions & Affiliates](#), is the business services provider that leverages credit union system resources, relationships, and industry knowledge for optimal performance and sustained growth of its clients and business partners. It works to offer credit unions best-in-class products and services that result in reducing costs, maximizing results, and making the most difference. For more information, visit [myleverage.com](#) or follow LEVERAGE on [LinkedIn](#) and [Facebook](#).

About Scienaptic AI

Founded in 2014, Scienaptic AI was built with the mission to drive financial inclusion at scale through AI-driven credit decisioning. The platform encapsulates a decade of technological innovation, integrating more data into decision-making, leveraging advanced machine learning algorithms, and supplementing them with rigorous risk and fair lending monitoring processes. This enables financial institutions to reach more borrowers—including underbanked and underserved individuals—and say "yes" more often without increasing risk.

In September 2024, Scienaptic's Credit Union Service Organization (CUSO) received strategic equity investments from its clients, further strengthening its mission to elevate lending with AI-driven solutions for inclusive loan growth, automation, lifecycle management, and compliance. Today, the CUSO is backed by 10 strategic investors, underscoring Scienaptic's deep commitment to the core principle of "people helping people."

The Scienaptic AI platform plays a vital role in supporting over 150 lenders by enhancing lending accuracy and efficiency. Scienaptic's credit decisioning expertise spans financial institutions collectively managing $3.9 trillion in assets. The platform processes over 3 million credit decisions each month, evaluating loan applications worth more than $3 billion. This enables over 1.3 million underserved individuals every month to access credit opportunities that were previously out of reach. Driven by the growing demand for AI in lending, the company has expanded by over 2,000% in the past three years.

For more information, visit [www.scienaptic.ai](#).