

Cooperative CONNECTION

MONTHLY
NEWSLETTER

Progress through partnership



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Lending Is the Heart of the Credit Union Difference

Smart Lending Strategies—and the Right Partners—Keep Credit Unions Strong

Lending is more than a service—it's a cornerstone of what credit unions stand for. From auto loans to home mortgages, lending is how credit unions fulfill their mission, deepen member relationships, and remain financially strong.

But the lending environment is evolving fast. Fintech partners are changing the game, and credit unions now have access to AI-driven tools that enhance underwriting, personalize member outreach, and increase efficiency. The key to success? Pairing cutting-edge tech with the values that have always set credit unions apart.

Discover how lending continues to define the credit union model—read the full blog.

[Read the Full Blog by Melissa Pomeroy, CCUA's EVP & COO](#)



Zest AI: Putting AI Lending Within Reach

Zest AI helps credit unions approve more members by using AI-driven underwriting that goes beyond traditional credit scores. Its technology enables up to 80% of loan decisions to be automated, speeding up approvals while maintaining transparency and compliance. As a credit union service organization, Zest AI supports growth, inclusion, and smarter lending.

[Request a custom, no-obligation proof of concept](#)



How Credit Unions Are Teaming Up with Fintech to Fast-Track Loan Approvals

Credit unions are embracing fintech to meet modern expectations without sacrificing their core values. Platforms like CU DigiLend are helping deliver faster loan decisions, greater access to capital, and a smoother application process. These tools not only improve efficiency but also strengthen member relationships by meeting evolving service demands.



[Read the whitepaper by CU DigiLend](#)



Salus Empowers Credit Unions for Inclusive Lending

Salus is redefining how credit unions support members with short-term credit needs. Built specifically for credit unions, Salus delivers real-time digital underwriting that removes barriers for members often left behind by traditional credit models. With automated microloan programs and innovative financial stress detection tools, Salus enables credit unions to expand access, drive engagement, and uphold their mission of financial inclusion.

At the core of the platform is the Salus Stress Score, a proprietary tool that uses transactional data to detect signs of financial distress—before a member falls behind. This allows credit unions to intervene early, offer timely solutions, and build trust. Salus also offers no-credit-check microloans, giving members access to affordable, low-dollar lending with instant decisions and no paperwork.

Salus Helps Credit Unions:

- Identify at-risk members with real-time financial stress analytics
- Deliver fast, affordable microloans—no credit check required
- Reach and retain younger members (90% of borrowers are under age 41)
- Seamlessly integrate into existing digital and core systems

Credit unions like GFA Federal Credit Union and Ellafi Federal Credit Union are already seeing the benefits, from reducing reliance on payday lenders to creating deeper member relationships. Salus empowers credit unions to meet members where they are—and provide meaningful solutions when they're needed most.

Contact us at solutions@ccua.org to learn more about the Salus partnership with the CCUA, and how it can support your credit union.

Learn more about the CCUA's partnership with Salus



Cooperative Solutions
845 Donald Lynch Boulevard | Marlborough, MA 01752
800-842-1242 | solutions@ccua.org
www.ccua.org/solutions

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