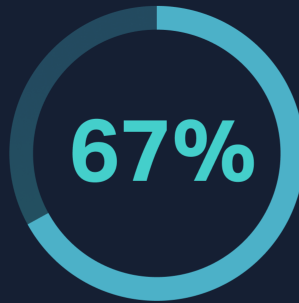


61% believe their current underwriting technology is **outdated or very outdated.**

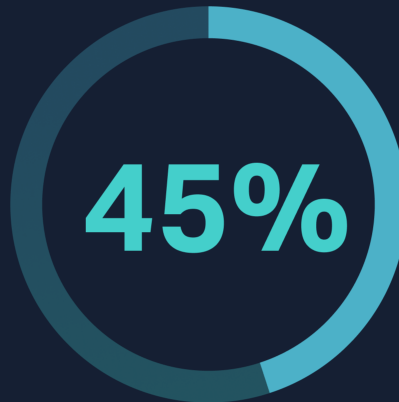
We asked **credit union industry executives** about



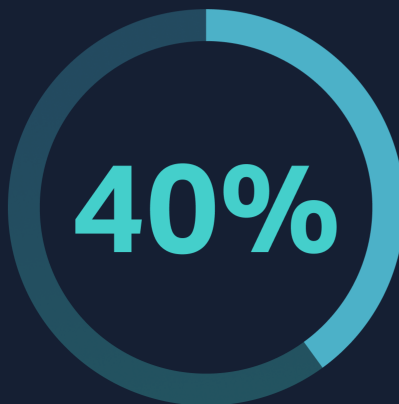
67% say that **AI underwriting is an investment priority for 2022.**

the future of lending

and here's what they said:



45% say that their credit union will **end its reliance on FICO within ten years.**



Almost 40% would switch jobs to a credit union that had more inclusive lending practices.