



Background on All In Credit Union

Founded in 1966, All In Credit Union is a full-service financial institution with 26 branches in Mobile and Southeastern Alabama and the Florida Panhandle. It is consistently ranked among the best credit unions in the U.S. by Bauer Financial, and has posted extraordinary growth in its five decades in business.

Reasons for Switching To AI-Driven Lending

True to its progressive tradition, All In is always looking for ways to make better and faster decisions and say yes to more members, especially members in the low-income communities it serves.

Target products & market

AUTO LOANS
Region: Southeastern Alabama and Florida Pandhandle

Key Team Members

- TODD PEEPLES, SVP OF SALES & LENDING
- CHARLES CAMPBELL, BUSINESS SYSTEMS ANALYST

LOS Provider



ASSETS	AUTO LOANS/YR (#)	MEMBERS/CUSTOMERS	BRANCHES
\$2B	36-40K	139,000	26

Objectives

All In Credit Union, like most credit unions, was looking for faster loan growth in the face of rising deposits. Todd Peeples, its head of sales and lending, had set aggressive goals for automated vehicle lending with faster approvals across its branches and online, especially indirect channels.

All In explored the credit bureaus for a solution, but ended up choosing Zest because it wanted an AI lending partner with stronger technical capabilities and a responsive client services team.

Challenge

All In was finding it harder to grow using legacy techniques such as FICO cutoffs and business rules. Its leaders knew they could lend more if they used more data and better math. One challenge to overcome was inertia: The team had been using FICO scores for decades. But the Zest team was there all the way, helping All In’s lending operation understand exactly how and why the AI model worked. Soon the team was well on board.

Results

All In’s tailored credit model, built using Zest software, went live in March 2020 and was able to achieve all three of its objectives: more approvals, more automation, and immediate increases in revenue. How? The Zest-built model was better able to figure out the most important credit variables and was more flexible for All In’s needs than FICO or other bureau scores.

All In’s indirect auto lending’s auto-decisioning rate jumped from ~15% of all loans to roughly 65% and continues to rise.

FINANCIAL RESULTS

18%	\$1M
increase in approvals with no added risk (estimate)	profit gain per annual vintage (estimate)

AUTO-DECISIONING INCREASED FROM

~15% to 65%