



The Board-Ready AI Business Case

for Credit Union Lending Automation

A framework for credit union boards evaluating artificial intelligence in lending: ROI model, risk management plan, regulatory alignment, and implementation roadmap.

Executive Summary: The Board Memo

The opportunity

Credit unions that deploy AI-powered lending automation today can close the efficiency gap with top-performing lenders, process significantly more loans without adding headcount, and strengthen compliance through explainable, auditable decisioning. The cost of inaction is already visible:

70%

more loans processed
without adding staff.

*FORUM Credit Union;
America's Credit Unions, 2025*

- Mortgage origination costs reached ~\$11,600 per loan, up 35% in three years. Top-quartile lenders originate at ~\$6,900; bottom-quartile at ~\$16,500, an 84% gap.¹
- Credit union auto loan balances fell for three consecutive quarters in 2024, with indirect balances declining 1.7% YoY.²
- Total auto finance market share stabilized at 20.6% in Q1 2025,³ still well below the one-in-four share credit unions held in 2022

The regulatory environment is clarifying

The NCUA updated its AI Resource Hub in December 2025, pointing credit unions to the NIST AI Risk Management Framework. The GAO's May 2025 report found NCUA's model risk guidance covers only interest rate risk and recommended broader AI coverage (GAO-25-107197).⁴ No binding AI rule exists today, but examiner expectations are forming around NIST alignment, vendor oversight, and fair lending compliance.

Real-world results

FORUM Credit Union in Indiana uses AI-powered automation to process up to 70% more loans without adding headcount. According to COO Andy Mattingly, the system automates

¹ [Freddie Mac, 2024 Cost to Originate Study](#)

² [Callahan & Associates, As Indirect Lending Falls, So Goes Auto Market Share](#)

³ [Experian State of the Automotive Finance Market Report 2025](#)

⁴ [GAO, "Artificial Intelligence: Use and Oversight in Financial Services," GAO-25-107197](#)

underwriting by analyzing credit scores, disposable income, and financial profiles, enabling underwriters to focus on complex cases while AI handles routine decisions.⁵

Recommendation

Authorize a 90-day AI lending pilot for one loan product with defined success criteria. Evaluate results against the ROI framework in this document before approving full rollout.

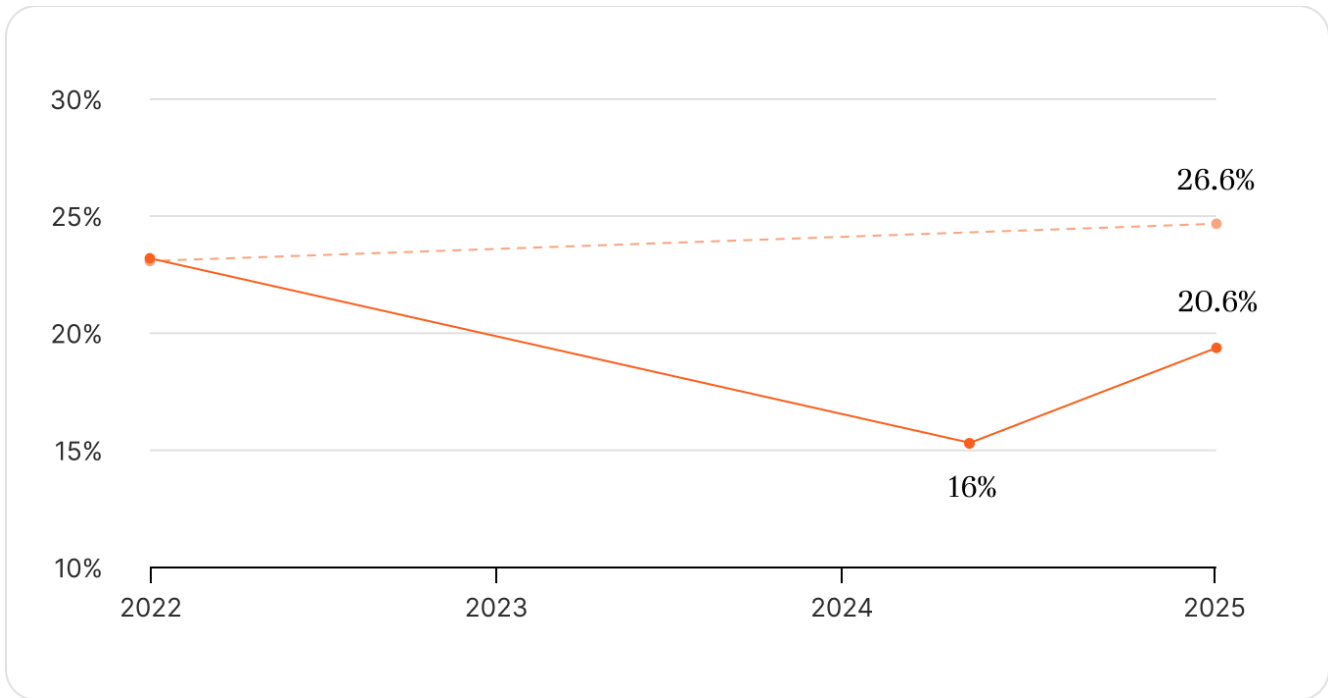
Why Now: The 2026 Lending Pressure Stack

Credit unions face a convergence of competitive, cost, and regulatory pressures that makes AI adoption in lending an operational necessity rather than an innovation experiment. New technologies in machine learning and agentic AI are mature enough for production use in financial services. Three forces are reshaping the lending landscape:

1. Market Share Erosion

Credit union auto lending market share declined sharply through mid-2024, falling from roughly one in four auto loans in 2022 to approximately one in six for new vehicle originations by mid-2024, according to Experian data reported by Callahan & Associates.

⁵ [America's Credit Unions, FORUM Credit Union 2025](#)



Sources: Experian; Callahan & Associates / CreditUnions.com

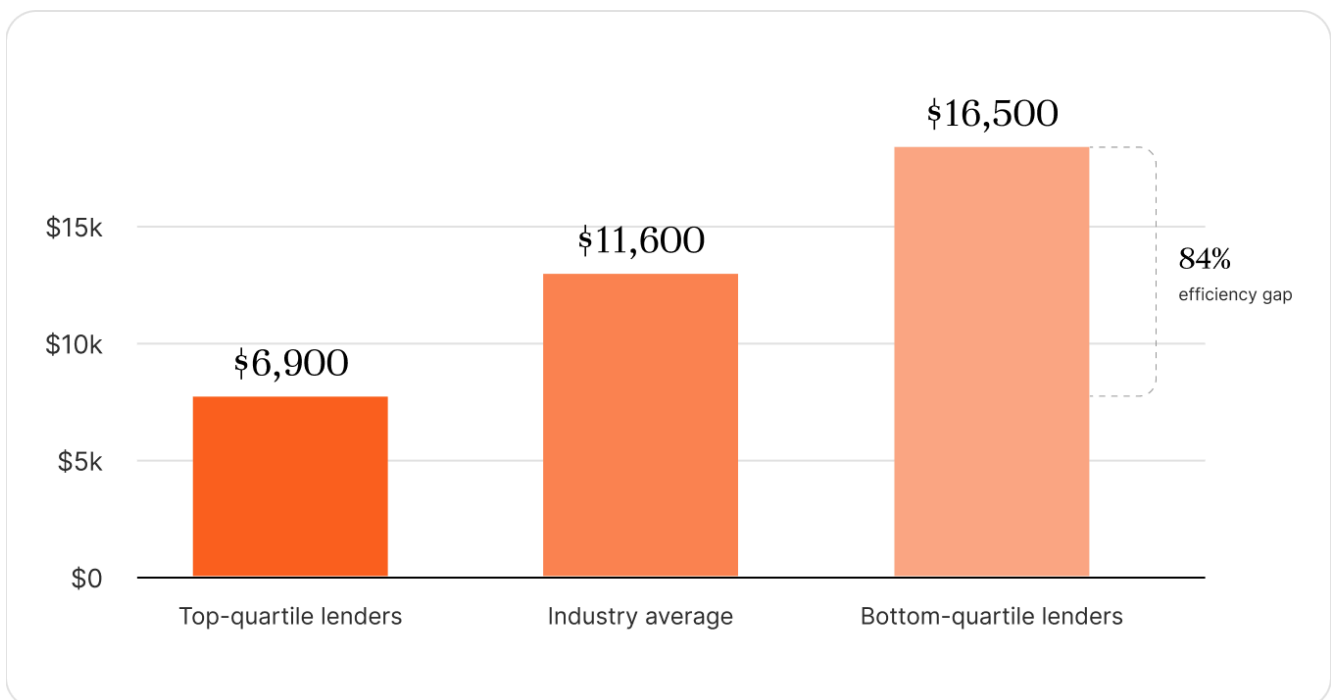
Total auto loan balances fell for three consecutive quarters in 2024, and indirect auto balances dropped 1.7% year-over-year.⁶ By Q1 2025, total auto finance market share stabilized at a modest 20.6%⁷, while the competitive gap with banks widened as bank market share grew from 24.8% to 26.6% in the same period. Credit unions that rely on manual underwriting and slow approval processes are losing members to fintechs and captive lenders that can deliver loan approvals in minutes, not days. When a member walks into a dealership, the credit union that responds fastest earns the loan. Speed in the lending process directly protects member relationships. AI tools and machine learning models can help credit unions respond to loan applications within minutes rather than hours, reducing risk exposure from slow decision-making.

⁶ [CreditUnions.com, September 2024](#)

⁷ [Experian, Banks Experience Market Share Rebound](#)

2. Rising Origination Costs

According to Freddie Mac's 2024 Cost to Originate Study, the average cost to originate a mortgage reached approximately \$11,600 per loan, an increase of roughly 35% in three years. Top-quartile lenders originate at approximately \$6,900 per loan. Bottom-quartile lenders spend approximately \$16,500 per loan. That is an 84% efficiency gap.



Source: Freddie Mac, 2024 Cost to Originate Study

Personnel costs represent 67% of total production costs. AI technologies and machine learning tools that automate document verification, data extraction from bank statements and pay stubs, and underwriting analysis directly reduce these operational costs. Credit unions that leverage AI to streamline operations can close this efficiency gap and redeploy staff to higher-value member service activities. Specific AI tools for document intelligence can process hundreds of loan documents per hour, a volume that makes AI adoption essential for credit unions managing high application volumes.

3. Regulatory Clarity Is Emerging

The National Credit Union Administration updated its AI Resource Hub on December 22, 2025, directing credit unions to NIST AI frameworks⁸ and COSO enterprise risk management guidance. NCUA identified five categories of AI risk for credit unions: algorithmic opacity, fair lending concerns, data privacy and security, operational resilience, and model risk. Separately, the GAO's May 2025 report (GAO-25-107197) found that NCUA's model risk management guidance covers only interest rate risk modeling and recommended the agency develop broader guidance. Credit unions that adopt voluntary alignment with SR 11-7 (the Federal Reserve/OCC model risk management standard) and the NIST AI Risk Management Framework now establish a defensible governance posture before binding rules are in place.

In January 2026, NCUA released its 2026 Supervisory Priorities, which for the first time explicitly included AI and emerging technology in the examiner checklist. The agency also hired dedicated AI officers in 2025 and 2026 to support examination teams. On the legislative front, the House Financial Services Committee advanced the Unleashing AI Innovation in Financial Services Act (H.R. 4801) in May 2026, which would direct the NCUA and other agencies to establish AI Innovation Labs for regulated entities.

The bottom line: Credit unions that wait for perfect regulatory clarity will continue to lose market share and pay premium origination costs. Credit unions that act now, with proper risk management and governance, gain a competitive advantage and build the operational data needed to make informed decisions as guidance evolves. What makes AI different from previous technology waves is its ability to learn and improve from each transaction, creating compounding returns over time.

⁸ [NIST AI Risk Management Framework](#)

The Business Case: Five Financial Levers and ROI Model

AI-powered lending automation affects credit union financial performance across five measurable levers. Each lever maps to specific AI use cases that boards can evaluate independently.

01 Cost-to-originate reduction

04 Credit risk assessment using alternative data

02 Pull-through & funded-loan velocity

05 Staff redeployment & member service quality

03 Fraud detection & loss reduction

Lever 1: Cost-to-Originate Reduction

AI-driven tools that extract and validate data from loan applications, bank statements, pay stubs, and utility payments reduce the manual hours per loan. Machine learning models automate document classification and data verification, reducing human error and processing time. Industry benchmark: Freddie Mac's 2025 Cost to Originate update found that lenders maximizing digital capabilities save up to \$1,700 per loan. Industry analyses of the data suggest that full-process digitization can reduce origination costs by up to 40%.

Lever 2: Pull-Through and Funded-Loan Velocity

Faster approval processes keep members from abandoning applications. When AI systems automate underwriting for routine loan applications, decisioning time drops from days to hours. FORUM Credit Union's experience shows that AI automation can enable the processing of up to 70% more loans with existing staff. Improved velocity directly increases funded loan volume and member satisfaction.

Level 3: Fraud Detection and Loss Reduction

Consumers reported fraud losses of \$12.5 billion in 2024, a 25% increase over the prior year.⁹ Synthetic identity fraud alone generated \$3.3 billion in lender exposure at the end of 2024.¹⁰ Sixty percent of financial organizations reported increases in fraud attacks over the prior 12 months, a figure that rises to nearly 70% among enterprise banks.¹¹ AI-generated deepfakes and synthetic identities are driving a growing share of new fraud losses. AI-driven fraud detection analyzes more variables across applications in real time, identifying patterns that manual review misses. Machine learning models trained on transaction data can reduce false positives in fraud alerts while catching more actual fraud, improving both fraud protection and member experience. These AI technologies help credit unions detect synthetic identity fraud before fraudulent accounts can default, protecting members and reducing charge-offs.

\$12.5B

consumer fraud losses reported in 2024, up 25% year over year.

FTC, 2025

\$3.3B

synthetic identity fraud lender exposure at end of 2024.

TransUnion, 2025

⁹ [FTC, Consumer Sentinel Network Data Book 2024](#)

¹⁰ [TransUnion, Synthetic Identity Fraud Research, 2025](#)

¹¹ [Alloy, 2025 State of Fraud Report](#)

Level 4: Credit Risk Assessment Using Alternative Data

70–83%

auto-decisioning rate for credit union customers.

Zest AI published data

Traditional credit scores alone exclude creditworthy members with thin credit files. AI-powered lending platforms can analyze alternative data sources, including utility payments, rental history, and bank statements, to make better risk assessment decisions. Credit unions that serve underserved populations can use these AI tools to expand access to credit while maintaining sound risk management. Zest AI has published auto-decisioning rates of 70-83% for credit union customers, including Commonwealth Credit Union, meaning the majority of loan applications receive automated decisions without manual underwriting involvement.¹²

Level 5: Staff Redeployment and Member Service Quality

When AI handles routine underwriting and document verification, lending staff can focus on complex cases and direct member relationships. This does not mean headcount reduction. It means each team member can serve more members at a higher service quality. Staff handle fewer phone calls for status updates because AI systems provide real-time loan status to members. This redeployment improves both operational efficiency and member satisfaction, which directly supports credit unions' member-first mission.

¹² [Zest, Commonwealth Credit Union](#)

ROI Framework by Credit Union Asset Tier

Note: Ranges shown are directional estimates based on available industry benchmarks and early AI lending deployments. Your credit union's results will depend on loan mix, current technology stack, and implementation scope. Multimodal proprietary customer data will be incorporated in the next version of this document.

FINANCIAL LEVER	~\$1B CU	~\$3B CU	~\$7B CU
Cost-to-originate reduction	15-25%	20-35%	25-40%
Pull-through lift	5-12%	8-15%	10-20%
Funded-loan velocity	30-50% faster	40-60% faster	50-70% faster
Fraud loss reduction	10-20%	15-30%	20-40%
Staff capacity gain	30-50%	40-60%	50-70%
Target payback period	6-12 months	5-9 months	4-8 months

Sources: Freddie Mac 2024 Cost to Originate Study (origination benchmarks); FORUM Credit Union reported results (America's Credit Unions, 2025); Zest AI published auto-decisioning rates (70-83%); TransUnion synthetic fraud exposure data (2025). Ranges reflect directional benchmarks, not guaranteed outcomes. Assumptions detailed in the appendix.

Risk and Governance: The Board's Real Questions

Risk and governance concerns are the primary reasons credit union boards delay AI adoption. This section addresses each concern directly, with specific references to current regulatory expectations and available frameworks.

The Regulatory Landscape Today

No federal agency has issued binding AI-specific rules for credit unions as of April 2026. However, regulatory expectations are forming through guidance and interagency signals. The NCUA's December 2025 AI Resource Hub directs credit unions to NIST AI frameworks for risk management.¹³ The GAO's May 2025 report recommended that NCUA expand its model risk management guidance beyond interest rate risk to cover AI models used for lending, fraud detection, and other critical operations. Other agencies, including the FDIC, Federal Reserve, and OCC, have issued broader model risk management guidance (SR 11-7) that many credit unions voluntarily adopt as a best practice.¹⁴

Additionally, NCUA's 2026 Supervisory Priorities letter explicitly includes oversight of AI and emerging technologies. Examiners are now asking credit unions for board-approved AI policies, an inventory of AI tools in use, and documentation of AI vendor oversight.¹⁵

AI Governance Checklist for Credit Union Boards

Fair Lending Compliance

Confirm that AI models used in credit decisioning produce explainable outputs and generate adverse action reason codes required under the Equal Credit Opportunity Act and Fair Credit Reporting Act. Specific AI vendors, such as Zest AI and Scienaptic AI, have built reason-code generation into their decisioning systems.

¹³ [NCUA, AI Resource Hub](#)

¹⁴ [Federal Reserve/OCC, SR 11-7: Guidance on Model Risk Management](#)

¹⁵ [NCUA's Supervisory Priorities, January 2026](#)

Model Risk Management

Adopt a risk management framework aligned with NIST AI RMF and, where appropriate, SR 11-7 principles. This includes model validation, ongoing monitoring, and documentation of model assumptions and limitations. Ensure the vendor provides detailed information on model inputs, training data, and performance metrics.

Data Security and Privacy

Verify that AI vendors maintain SOC 2 Type II certification, encrypt sensitive member data in transit and at rest, and comply with applicable data privacy regulations. Confirm data residency, access controls, and breach notification protocols. Evaluate whether the system architecture protects against unauthorized access to member data.

Human-in-the-Loop Controls

Define which lending decisions require human review. AI should augment decision-making, not replace human judgment on complex or borderline cases. Establish clear escalation paths and override protocols.

Audit Trail and Explainability

Require complete audit trails for every AI-assisted decision. Examiners will expect to see documentation of how each loan decision was reached, what data inputs were used, and why a specific outcome was generated. This transparency makes AI a governance asset rather than a compliance liability.

Third-Party Vendor Oversight

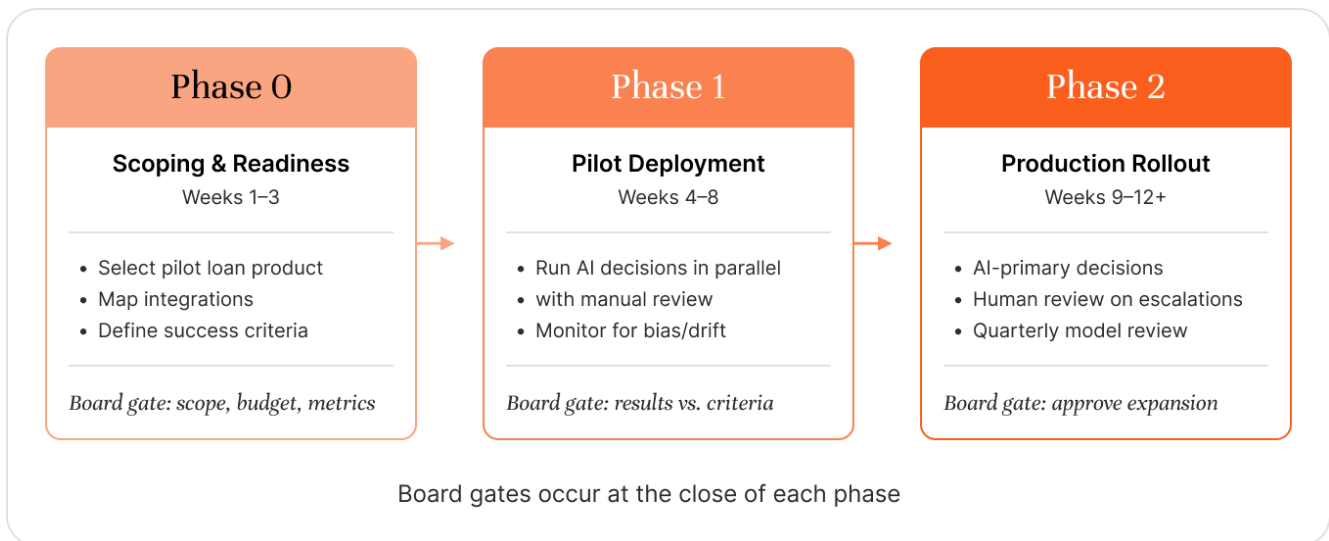
Align vendor management with NCUA guidance on third-party relationships (07-CU-13 and 01-CU-20). Include AI-specific provisions in vendor contracts covering model transparency, data ownership, security requirements, and exit portability.

Operational Resilience

Plan for system downtime, model degradation, and manual fallback processing. Test business continuity procedures for AI-dependent workflows. Ensure that technology failures do not disrupt member service.

The 90-Day AI Lending Implementation Path

AI implementation in credit union lending follows a phased approach that controls risk while generating measurable results at each stage. The timeline below reflects the typical deployment path for credit unions working with vendors that provide forward-deployed engineering support.



Phase 0: Scoping and Readiness (Weeks 1-3)

Objective: Select one loan product for the pilot (consumer auto, personal loans, or mortgage pre-qualification are common starting points).

Activities: Inventory current lending process workflows. Map integration points with existing LOS, core system, and digital channels. Define success criteria and data baselines. Complete vendor security assessment and establish data security protocols.

Board gate: Approve pilot scope, budget, and success metrics. No production data moves until the board approves.

Phase 1: Pilot Deployment (Weeks 4-8)

Objective: Deploy AI automation for the selected loan product in a controlled environment alongside existing manual workflows.

Activities: Configure AI models and pre-built integrations with the credit union's core system. Train lending staff on new technology workflows. Run AI decisions in parallel with manual decisions to compare accuracy and speed. Monitor for bias, drift, and exception handling. Track all metrics defined in Phase 0.

Board gate: Review pilot results against success criteria. Evaluate regulatory compliance, member satisfaction, and financial impact before approving Phase 2.

Phase 2: Production Rollout (Weeks 9-12+)

Objective: Move validated AI workflows into full production for the pilot loan product. Plan expansion to additional lending products.

Activities: Transition from parallel processing to AI-primary processing with human review on escalated cases. Implement ongoing model monitoring and reporting. Establish a quarterly model review cadence. Document all processes for examiner readiness.

Board gate: Approve continued production and vote on the expansion timeline for additional loan products.

Forward-deployed engineering: Multimodal assigns dedicated engineers to each credit union deployment. These engineers work alongside the credit union's technology team through all three phases, handling system integration, model configuration, and production support. This approach reduces AI implementation risk and accelerates time-to-value, helping credit unions achieve production-ready AI lending automation within 90 days.

Proof Points and Vendor Landscape

Credit Union AI Lending in Practice

FORUM Credit Union (Indiana, ~\$2.3B assets)

FORUM uses AI to automate underwriting for consumer and auto loans.

COO Andy Mattingly reports that AI-powered automation enables the credit union to process up to 70% more loans without adding staff.

In their dealer channel, AI automates the complete document review process, including auditing application packets, verifying calculations, and flagging inconsistencies. Mattingly has stated that the real payoff is doing more with the same number of people, allowing members to receive faster decisions and staff to focus on complex lending cases.

Centris Federal Credit Union

Centris implemented AI auto loan underwriting, growing automated loan decisions from 43% to 63%.¹⁶ Alongside its LOS modernization, the credit union achieved more than 30% growth in indirect lending volume while maintaining credit quality. The credit union reports that credit quality for AI-approved loans has been more reliable than for loans approved through traditional credit-scoring models.

Del-One Federal Credit Union

Using Zest AI, Del-One FCU quadrupled its rate of automated credit decisioning, enabling faster loan approvals and reducing manual review workload.

Vendor Category Landscape

Credit union boards evaluating AI tools for lending should understand how vendors map across the lending value chain. This honest assessment names specific AI vendors and their primary strengths:

¹⁶ [America's Credit Unions, Top five credit union stories from the year, 2025](#)

CATEGORY	VENDORS	PRIMARY FOCUS
Loan Origination Systems	nCino, MeridianLink, Origence	System of record, workflow digitization
AI Decisioning	Zest AI, Upstart, Scienaptic AI	Credit risk assessment, alternative data models
Member-Facing AI	CuneXus (TruStage)	Pre-approved loan offers, member experience
Document Intelligence	Informed.IQ, OcroLus	Document extraction, verification of pay stubs and bank statements
Full-Pipeline Automation	Multimodal (AgentFlow)	End-to-end: intake, validation, decisioning, compliance, booking

Note: This landscape represents the primary positioning of each vendor as of April 2026. Many vendors are expanding scope. Boards should evaluate each vendor against specific credit union use cases and regulatory requirements.

Key distinction: Most vendors in this landscape automate one step of the lending process. LOS platforms digitize workflows but do not automate them. Decisioning vendors automate the credit decision but not document intake, compliance checks, or loan booking. Document intelligence tools extract data but do not make lending decisions. Multimodal's AgentFlow platform automates the full pipeline from application intake through document validation, credit decisioning, regulatory compliance, and loan booking. This full-pipeline approach helps credit unions capture compounding efficiency gains that point solutions cannot deliver on their own.

Board Resolution Template

The following resolution language is provided as a starting template. Consult with your credit union's legal counsel before adoption.

RESOLUTION: AI Lending Automation Pilot

WHEREAS, [Credit Union Name] seeks to improve lending operational efficiency, reduce origination costs, strengthen fraud protection, and enhance member experience through responsible use of artificial intelligence; and

WHEREAS, the Board has reviewed the AI business case for credit union lending, including the ROI framework, risk management plan, and regulatory alignment strategy presented on [Date]; and

WHEREAS, management has identified [Vendor Name] as the recommended technology partner based on security certification, fair lending compliance capabilities, and integration compatibility;

BE IT RESOLVED, the Board approves a 90-day AI lending pilot for [Loan Product] with a budget not to exceed \$[Amount], subject to the following conditions:

1. Management shall present pilot results to the Board within 30 days of pilot completion.
2. No expansion beyond the pilot scope without Board approval.
3. AI model decisions shall be auditable, explainable, and compliant with fair lending requirements.
4. Data security and data privacy protections shall meet or exceed SOC 2 Type II standards.
5. Management shall report any adverse findings, model drift, or member complaints immediately.

Board FAQ: The Ten Questions Boards Ask About AI in Lending

1. How does AI lending automation align with our member-first mission?

AI helps credit unions serve members faster, approve more creditworthy applicants, and reduce costs. Credit unions make better lending decisions faster, improving the member experience while maintaining the personal service quality that distinguishes credit unions from banks and fintechs. AI does not replace member relationships. It strengthens them by freeing staff to serve members with complex financial needs.

2. Which workflows does AI automate, and what is the impact on staff and members?

AI automates document intake and classification, data extraction and verification, preliminary underwriting for routine loan applications, compliance checks, and member communications, such as status updates. Staff shifts from manual data entry and document review to handling complex cases, counseling members, and building deeper member relationships.

3. How does the vendor ensure fair lending and bias mitigation?

Reputable AI lending vendors build explainable models that generate adverse action reason codes. They conduct ongoing bias testing across protected classes and provide audit-ready documentation. Boards should require vendors to demonstrate fair lending compliance testing results and provide detailed information on model training data and feature selection.

4. How explainable are the models for adverse action notices and examiner review?

Leading AI vendors produce individualized reason codes for each declined application, meeting ECOA and FCRA requirements. These models provide valuable insights into how each credit decision was reached, allowing examiners to review the decision logic at the individual-loan level.

5. What data does AI use, and who owns the models built on our data?

AI lending models typically analyze credit bureau data, income verification documents, alternative data such as utility payments and rental history, and application data. Boards should negotiate data ownership, model portability, and intellectual property provisions in vendor contracts. Your credit union's data should remain your data.

6. How does AI integrate with our LOS, core system, and digital channels?

Modern AI lending platforms connect to existing LOS and core systems through pre-built integrations and APIs. Evaluate vendor integration experience with your specific technology stack. Ask for references from credit unions of similar size and system configuration. Integration timelines vary, but platforms with pre-built integrations can deploy faster.

7. What governance and model risk management framework does the vendor support?

Require alignment with NIST AI Risk Management Framework and, where applicable, SR 11-7 model risk management principles. The vendor should support independent model validation, ongoing performance monitoring, bias testing, and complete audit trails for regulatory compliance.

8. How will we measure ROI in pilot versus full rollout?

Define measurable baselines before the pilot: cost per loan, application-to-decision cycle time, auto-decisioning rate, pull-through rate, and loans processed per FTE. Compare pilot results against these baselines. The ROI table in this document provides directional ranges by asset tier to benchmark your results.

9. How does the system handle data security, data privacy, and operational resilience?

Require SOC 2 Type II certification at a minimum. Evaluate encryption standards, access controls, vulnerability testing cadence, incident response protocols, and business continuity plans for system downtime. Confirm how the vendor protects sensitive member data and complies with applicable security and privacy standards.

10. If we exit this vendor, how portable are our models, data, and workflows?

Negotiate exit provisions upfront. Require contractual guarantees for data portability, model documentation, and transition support. Credit unions should not become locked into any single vendor. Ensure that models trained on your data and workflows documented during implementation can be transferred to a new technology provider if needed.

Appendix: Assumptions, Sources, and Glossary

ROI Model Assumptions

- Ranges reflect directional estimates based on published industry data, vendor-reported results, and early AI lending deployments at credit unions. They are not guaranteed outcomes.
- Cost-to-originate benchmarks are derived from Freddie Mac's 2024 Cost to Originate Study, which primarily covers mortgage lending. Consumer and auto lending cost structures differ. Apply ratios directionally.
- Staff capacity gains assume AI handles routine decisioning (70-83% auto-decisioning range per Zest AI published data). Complex, borderline, and exception cases remain with human underwriters.
- Fraud loss reduction estimates are based on industry-reported improvements from AI-driven fraud detection implementations and are not Multimodal-specific claims.
- Payback periods assume a single-product pilot expanding to two to three products within 12 months.

Glossary of Key Terms

TERM	DEFINITION
Agentic AI	AI systems that autonomously execute multi-step workflows, making decisions and taking actions across a sequence of tasks rather than performing a single function.
AI-Powered Lending	The use of artificial intelligence and machine learning technologies to automate and enhance any part of the lending process, from application intake to loan booking.
Alternative Data	Non-traditional data sources (utility payments, rent, bank statements) are used alongside traditional credit scores to assess creditworthiness.
Auto-Decisioning Rate	The percentage of loan applications that receive automated approval or denial without manual underwriter review.
Forward-Deployed Engineering	A vendor delivery model where dedicated engineers work on-site or embedded with the client team through implementation, rather than providing remote support only.
LOS	Loan Origination System. The core technology platform credit unions use to manage the lending process from application through funding.
NIST AI RMF	National Institute of Standards and Technology AI Risk Management Framework. A voluntary federal framework for managing AI risks, referenced by NCUA in its December 2025 guidance.
Playbook	A deployment-ready workflow template that encodes real operating logic, system access, decision flows, and compliance checks for a specific financial workflow.
SR 11-7	Federal Reserve/OCC guidance on model risk management (2011). While not binding on credit unions, it is the de facto industry standard for model governance.
Synthetic Identity Fraud	Fraud committed using fabricated identities that combine real and fictitious information to create new identities that bypass traditional verification.

About Multimodal

Multimodal builds AgentFlow, an agentic AI platform that automates complete financial workflows for credit unions, community banks, and private equity firms. Unlike point solutions that automate a single step, AgentFlow automates the full pipeline: from document intake and data extraction through credit decisioning, compliance validation, and loan booking. Each deployment includes pre-built integrations with leading LOS and core systems, configurable Playbooks that encode lending-specific operating logic, and forward-deployed engineers who work alongside your team through implementation and production. Credit unions using AgentFlow can streamline operations, reduce operational costs, strengthen fraud detection and fraud protection, and improve member service, all within a governance framework built for regulatory compliance. AgentFlow's AI-powered lending platform is designed to help credit unions serve more members without proportional growth in headcount, a model that makes AI adoption sustainable for credit unions of all asset sizes.

Customers include: FORUM Credit Union, Direct Mortgage Corp., and other financial institutions across lending, servicing, and compliance use cases.

Ready to Originate More Loans Without Adding Headcount?

Visit multimodal.dev/book-a-demo for a 30-minute walkthrough of AgentFlow, tailored to your credit union's lending workflows, loan products, and technology stack.



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