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WINNING THE NEXT GENERATION OF SMB LENDING

How Credit Unions Can Compete and Win with AI-Powered Intelligence

For

Credit Unions

Unblock Knowledge

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Executive Summary

Credit unions were built on care, trust, and personalized service, but limited resources and outdated systems often get in the way.

Small business members now expect faster answers, tailored support, and less friction. Regional banks and fintech lenders are pulling ahead, not because they care more, but because they've invested in better systems.

The real risk isn't just losing loans. It's losing relevance.

The opportunity? Equip your team to make faster, more confident decisions without sacrificing the personal touch that sets credit unions apart.

Current Landscape

Expectations have changed.

73% of small business owners expect loan decisions within 48 hours, but credit unions typically take 5–10 business days, causing their members to seek faster alternatives.

The competition is advancing.

Fintech lenders are increasingly using AI and real-time data. Meanwhile, according to American Banker, over 60% of regional banks are increasing investment in automated underwriting.

73%

SMBs expect loan decisions in 48 hours.

60%

Banks are increasing the use of AI.
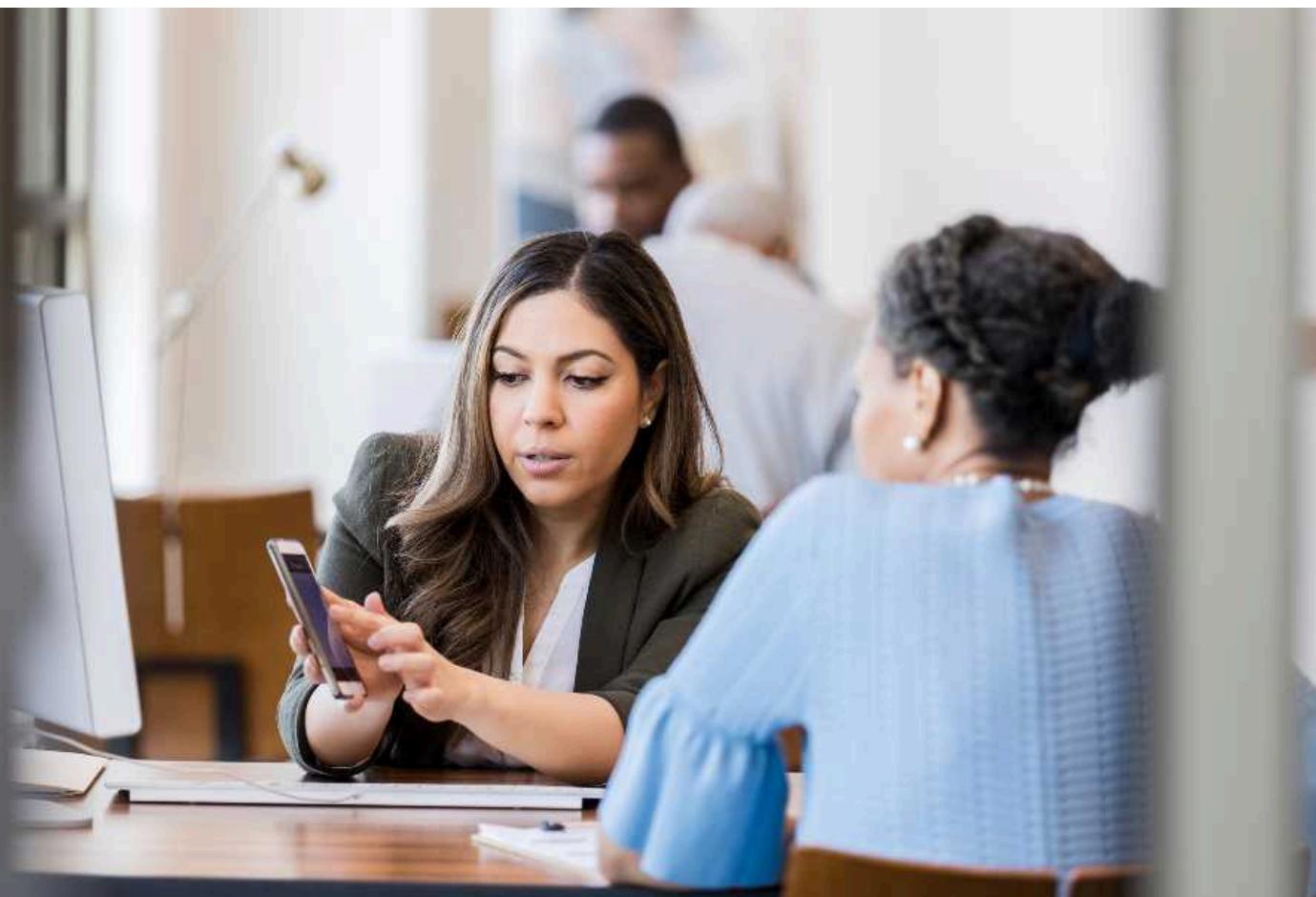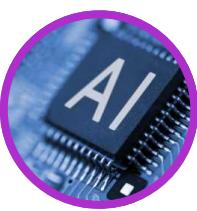
A System Under Pressure

Credit unions are falling behind.

Despite strong member trust, only 1 in 5 credit unions use AI or automation in their loan review processes, according to the CUNA Technology Council (2024), leading to inefficiency, inconsistent risk assessment, and operational strain.

The experience gap is growing.

While credit unions lead in values and relationships, they're underperforming on speed, personalization, and responsiveness, which is core to today's lending expectations.

Relevance is at risk.

McKinsey projects that up to 40% of small business lending could shift to nontraditional players by 2030. The solution lies in leveraging the data credit unions already possess, along with more innovative infrastructure, to unlock its value.

PART 1

INSIDE THE CREDIT UNION, FRICTION SLOWS EVERYTHING DOWN

Credit unions have long been trusted pillars of their communities, known for personalized service and member-first values. But in today's lending environment, that foundation is no longer enough.

External Pressure **+** Internal Friction **=** Relevance Risk
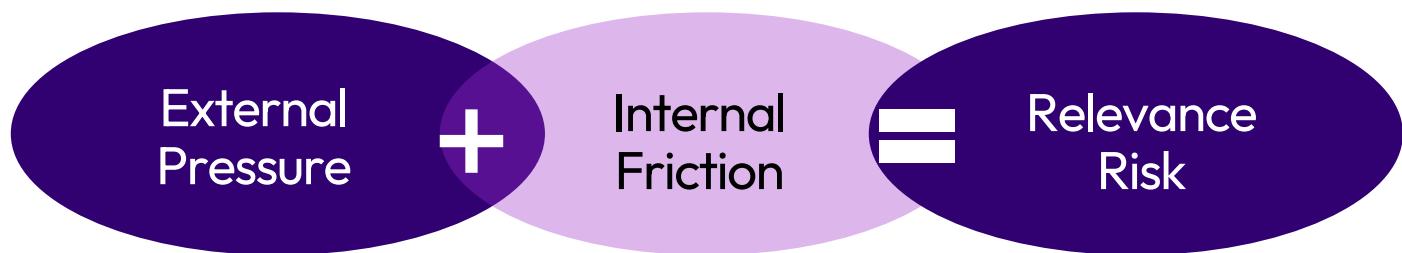
PART 1 cont'

The External Pressure Is Mounting:

Small business members are operating in a world that moves faster, and they expect their lenders to keep up. According to Cornerstone Advisors, 73% of SMBs expect loan decisions within 48 hours.

Yet the reality is stark: most credit unions still require 5 to 10 business days to process an application. That delay is no longer seen as thoughtful, it's seen as a barrier.

The Internal Drag

Even with great teams, loan files are slowed by:

- Data scattered across emails, PDFs, and CRM notes
- Manual effort to reconstruct the borrower's story
- Inconsistent decisions due to a lack of shared context
- Red flags showing up too late or not at all

This isn't just inefficiency. It's friction that frustrates members, burns out staff, and causes missed growth.

The result? Members begin to look elsewhere. Not because they've lost trust, but because they need speed.

48 hours
Expected loan decisions turnaround time.

5-10 days
Current decision time.
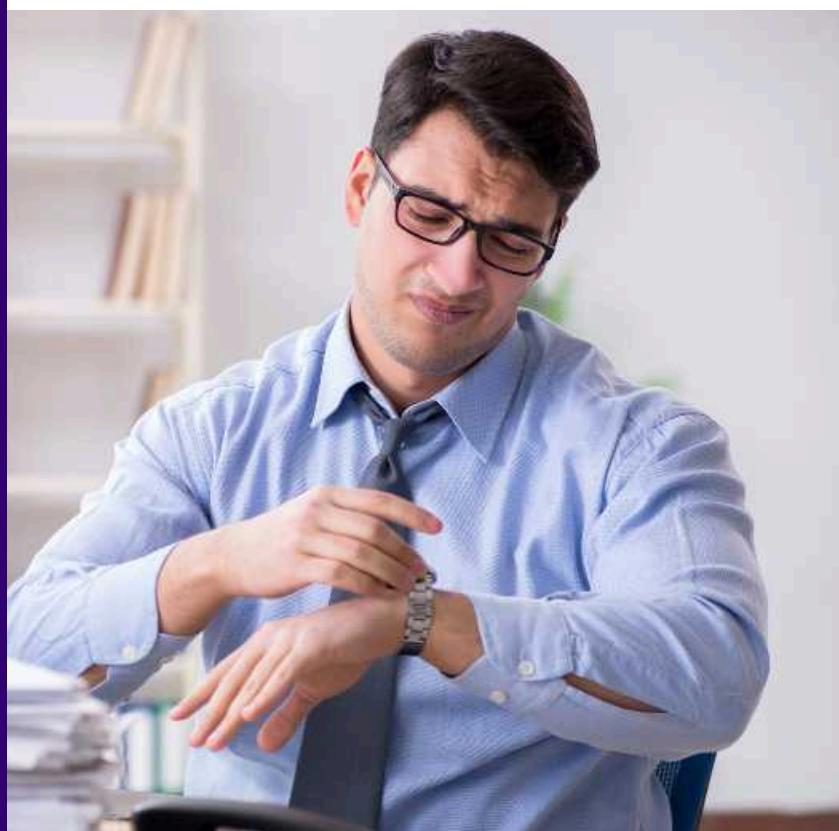
PART 2

THE REAL PROBLEM ISN'T LOSING LOANS, IT'S LOSING RELEVANCE

Small business owners don't choose their banking partners based on the sophistication of chatbots. They choose institutions that understand their needs and deliver fast, reliable, and personalized service.

That's what credit unions were built to do. But outdated systems, paper-heavy workflows, and limited staff capacity are holding that promise back.

Even with:
- Local insight
- Long-standing trust
- Personalized relationships

Where Business Lending Gets Stuck

From documents to decisions — here's where the friction lies.

Tax Returns · Bank Statements · CRM · Call Transcripts · Email Threads

Manual Review

delay · missing data

Slow Decisions · Missed Opportunities
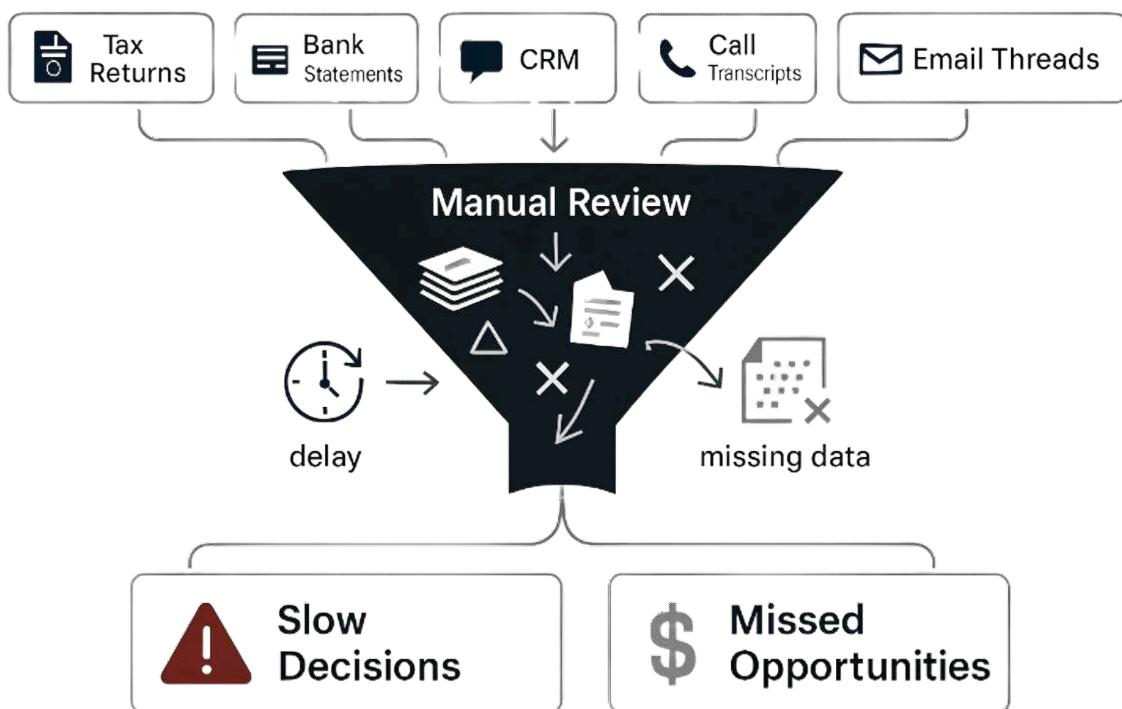
Where does business lending really get stuck?

Clarista slots into your existing systems to deliver faster, smarter, and more consistent lending decisions.

Instead of asking teams to hunt through tax returns, emails, or CRM notes, Clarista's intelligence layer extracts key values (like revenue or DSCR), flags red flags (like inconsistencies or missing data), and generates decision-ready summaries — including briefs, timelines, and signals.

The result?
- Faster decisions
- More approvals
- Stronger oversight

**...without adding headcount or changing your LOS, CRM, or workflows.**

Only 8%
SMB applies through credit unions despite high approval rates.

Clarista Adds Clarity — Without Replacing Your Systems

Outcomes Delivered

- ⏱ Faster Decisions
- ✓ More Approvals
- 👁 Stronger Oversight

Clarista Intelligence Layer

- 📄 Extract Key Values (Revenue, DSCR)
- ⚠ Flag Red Flags (inconsistenncies, missing data)
- 📋 Summarize for Action (briefs, timelines, signals)

Core Systems

- 📊 LOS
- CRM
- Email
- Cloud Storage
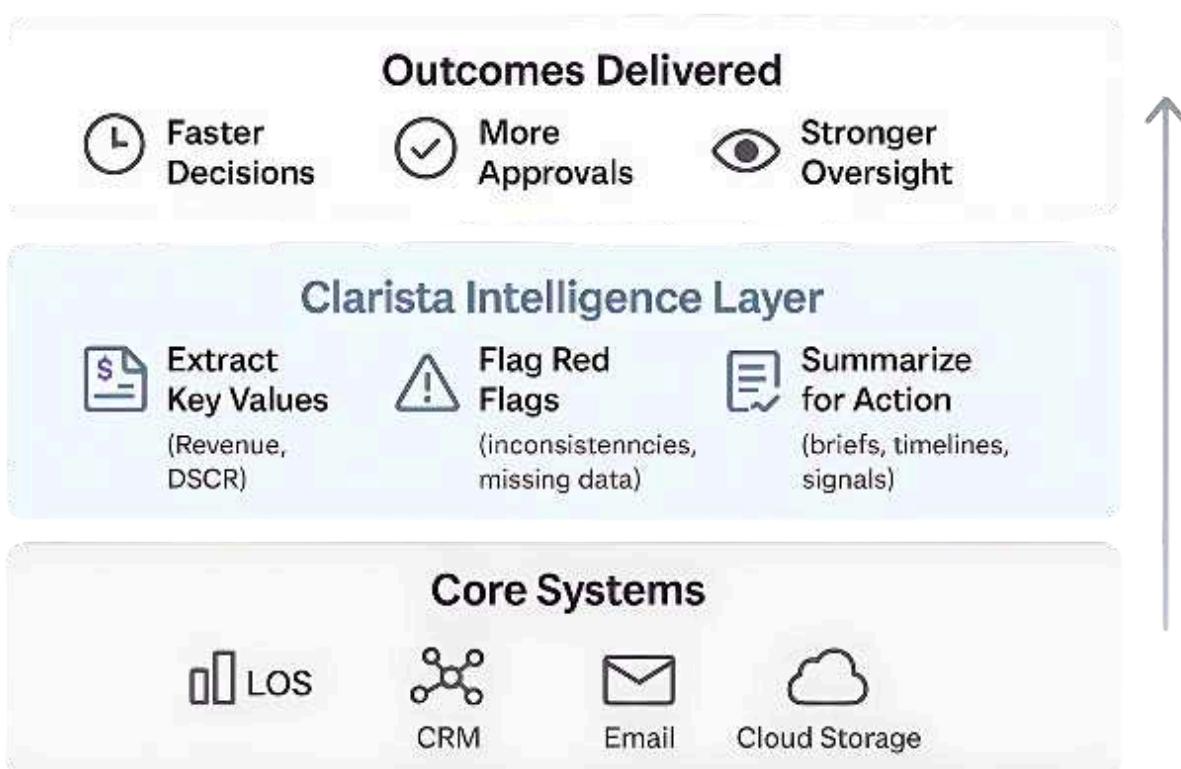
This isn't just automation. It's learning — embedded in every decision.

All with:
- No IT burden
- No infrastructure overhaul
- No loss of control

…**Just better decisions, faster.**

Part 3

A SMARTER WAY FORWARD

Credit unions don't need more dashboards. They need clearer judgment. Clarista works behind the scenes to unify context, extract signals, and surface what matters, eliminating the need for toggling and rework. Instead of manually stitching borrower stories, your team gets:

- Consistent fields across every loan file
- Auto-generated briefs, timelines, and red flags
- Intelligence that improves with use, that is faster, safer, and built to scale.

It helps your team:

- Approve more loans, faster without guesswork or rework
- Catch risks earlier before they consume time or sneak through
- Align reviewers no more "build-your-own" borrower stories
- Process more loans with the same headcount

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And as Clarista is used, it gets smarter:

- You start to see which red flags matter most
- Where deals get stuck in the process
- What signals actually predict outcomes
- How behavior patterns change over time

↑ 95%
faster access to insights by unifying structured and unstructured data in a single governed workspace.

↓ 60%
Reduction in manual hours tasks like due diligence, claims review, or financial audits.

↓ 2 months
Reconciliation time reduced from 6 to 2 months due to Clarista AI capabilities.

PART 4

ONE LOAN, ONE WORKSPACE, ONE DECISION

Every loan becomes a single source of truth. Clarista pulls insights directly from documents such as:

- Revenue, DSCR, and use of funds, structured and tagged
- Red flags that are caught early, not buried
- Decision briefs that are ready for every reviewer

...Less chasing, more approving — with confidence.

With Clarista

- Key values are extracted: Revenue = $1.94M, DSCR = 1.42, Use of Funds = "Equipment Purchase"
- Red flags are flagged: margin shrinking, late payment noted in CRM
- A decision-ready brief is auto-generated

Time to Decision: 14

Approve 12 more loans/month at a $100K average? That's ≈ $93K in annual interest income — before cross-sell or retention upside.

No toggling. No spreadsheets. No guesswork.

These results come not from guesswork, but from surfacing the right red flags earlier and empowering reviewers to act with clarity and consistency.

BUILT FOR CREDIT UNIONS, BY DESIGN

Trust, Privacy, and Control Aren't Optional . They're Built In .

You shouldn't have to trade trust for speed. Clarista was built for credit union standards from day one:

- Documents stay in your environment
- No data ever trains public models
- Full traceability and role-based controls
- Secure, explainable, and member-first by design.

Serving members means protecting more than data. It means safeguarding relationships.

That's why Clarista was designed for financial institutions from the start:

- Your documents never leave your environment.
- Nothing is used to train public models, ever.
- SOC 2 Type II, field-level access control, and audit trails are all included.

Clarista delivers intelligence, without compromising integrity.

What One File Becomes

From documents to decisions — instantly clear, ready to act.

Before Clarista
What Underwriters See Today
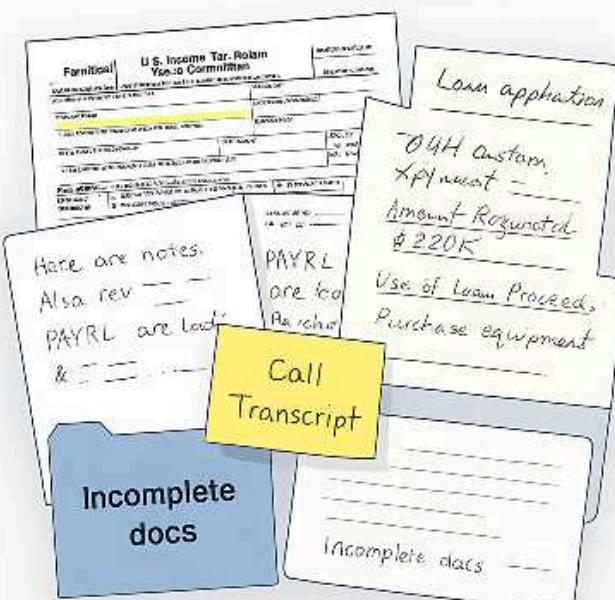
After Clarista
What Clarista Delivers in Minutes

Intelligence Brief

Business Name
J&M Custom Fabricators

Industry
Light Manufacturing
(NAICS 382512)

Loan Request
$250,000

Key Financials
- 2023 Revenue: $1,94M
- DSCR: 1.42
- Net income (2023): 192K
- Payroll Expense: $615K

Summary
Businesss has been operating profitably since 2016. Revenue and DSCR have improved year-over-year. Funds will expand production capacity to meet new contracts.

Red Flags
- ⚠ Inconslidency between stated use of funds in opplication us, call notes.
- ⚠ Missing 2022 P&L in submitted documentation
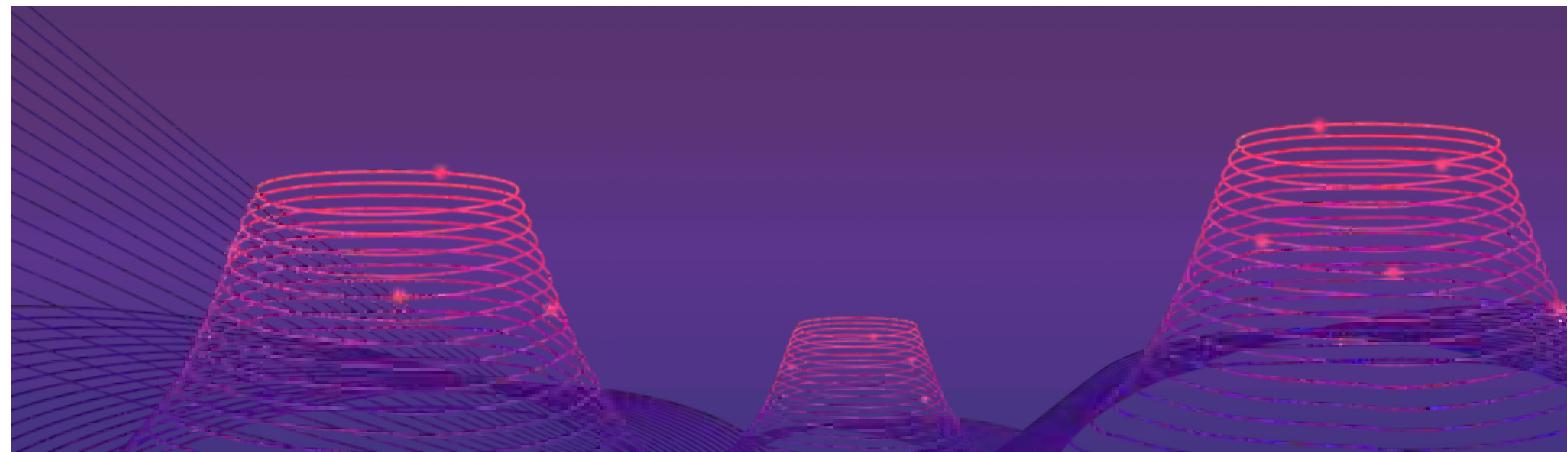
Final Word

Credit unions still lead on trust.

But trust alone no longer wins the deal. Members now expect speed, clarity, and confidence without sacrificing the human touch. Clarista helps you deliver not by adding more tools, but by removing the friction that slows decisions down. No more buried data. No more fragmented judgment. Just smarter, faster approvals.

By structuring your information, surfacing signals in real time, and embedding intelligence directly into your workflow, Clarista enables:

- More approvals with less rework
- Faster, more confident turnaround times
- Consistent decisions across reviewers
- No added headcount
- Full transparency and control over your data

You already have the relationships. Now you have the infrastructure to scale them.

Trust is your edge. Clarista helps you scale it.

The Clarista Approach

Turn scattered content and disconnected systems into AI-ready data your business can actually use.

From Fragmented to Actionable—in Four Clear Steps

See Everything. Move Nothing.

Your business relies on many systems, documents, and 3rd parties. Clarista doesn't wait for consolidation.

- Connects to scattered content – any data, any source
- Auto-defines and classifies your data
- Publishes explorable data products

Ensure Trust and Security.

Governance shouldn't be an afterthought. Clarista checks every data source for readiness—before AI or users ever engage.

- AI-generated quality profiles.
- Automated health checks and alerts
- Granular masking controls by role

Enrich with Insights That Matter.

Raw data isn't insight—it's input. Clarista composes scores, summaries, and signals to turn noise into intelligence.

- Risk scores, forecasts, and AI-generated ratings
- Auto-summarized docs with topics and sentiment
- Every insight is linked to the source for full traceability

Put Intelligence at Work.

Intelligence has many forms. Clarista delivers it in many formats:

- Copilot for real-time answers
- Management Briefs for written reports
- Podcast for audio summaries
- Smart Tables for comparisons by topic

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Clarista is the platform for contextual intelligence that unblocks the knowledge trapped inside your enterprise. We don't just connect or catalog data; we literally create new, decision-ready intelligence from the documents, messages, and systems that define your business. This involves discovering entirely new data assets from both structured and unstructured sources, identifying previously unknown opportunities and risks, and ensuring that the most up-to-date and appropriate AI governance is in place. With built-in real-time governance and explainable outputs, Clarista ensures that what AI produces can be trusted, reused, and scaled across every workflow, product, or decision. From private equity to insurance to vertical AI builders, Clarista empowers teams to move with confidence on newly created data they can govern from the start.

Unblock Knowledge.

For more information, visit us at www.Clarista.io

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