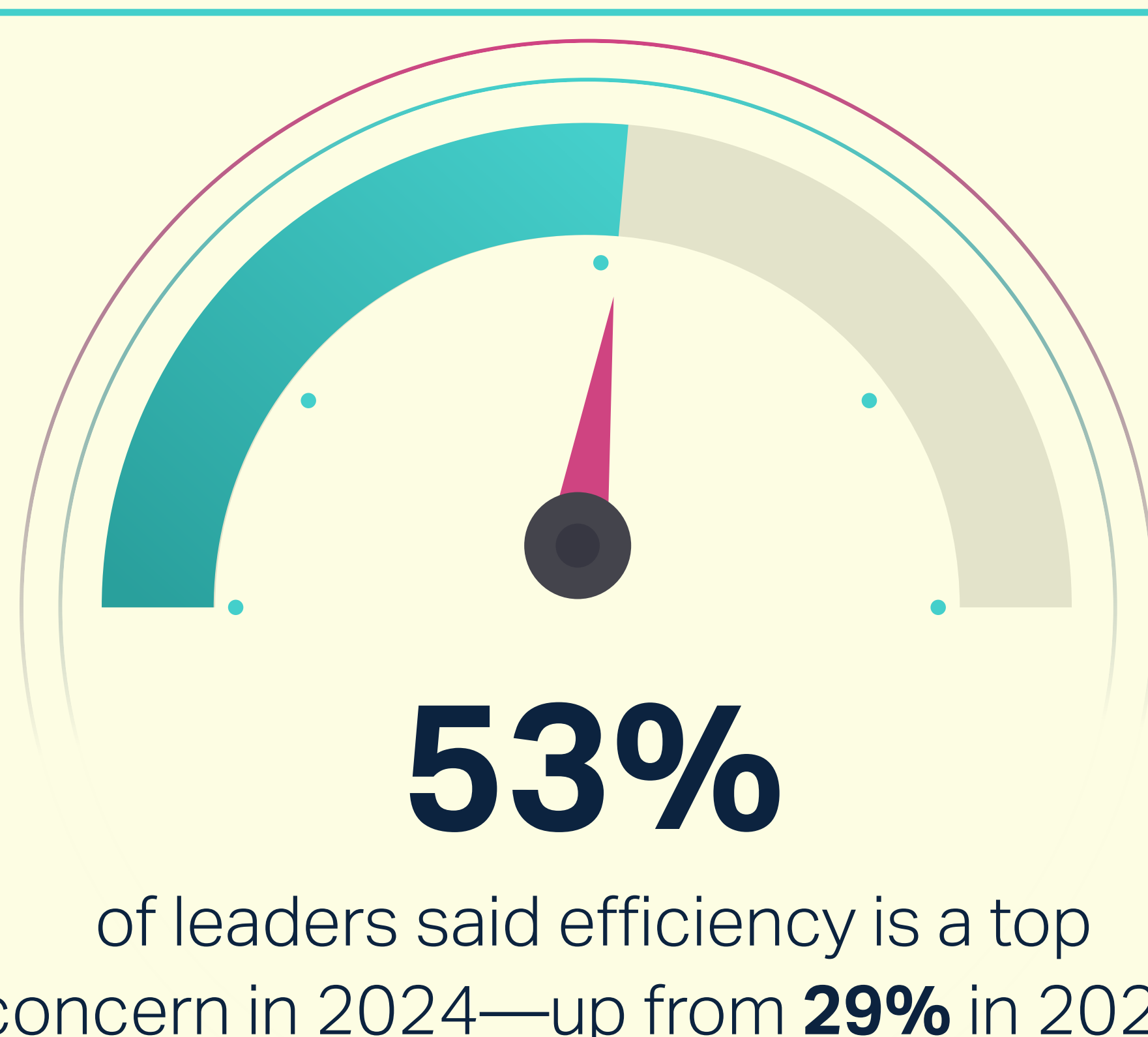


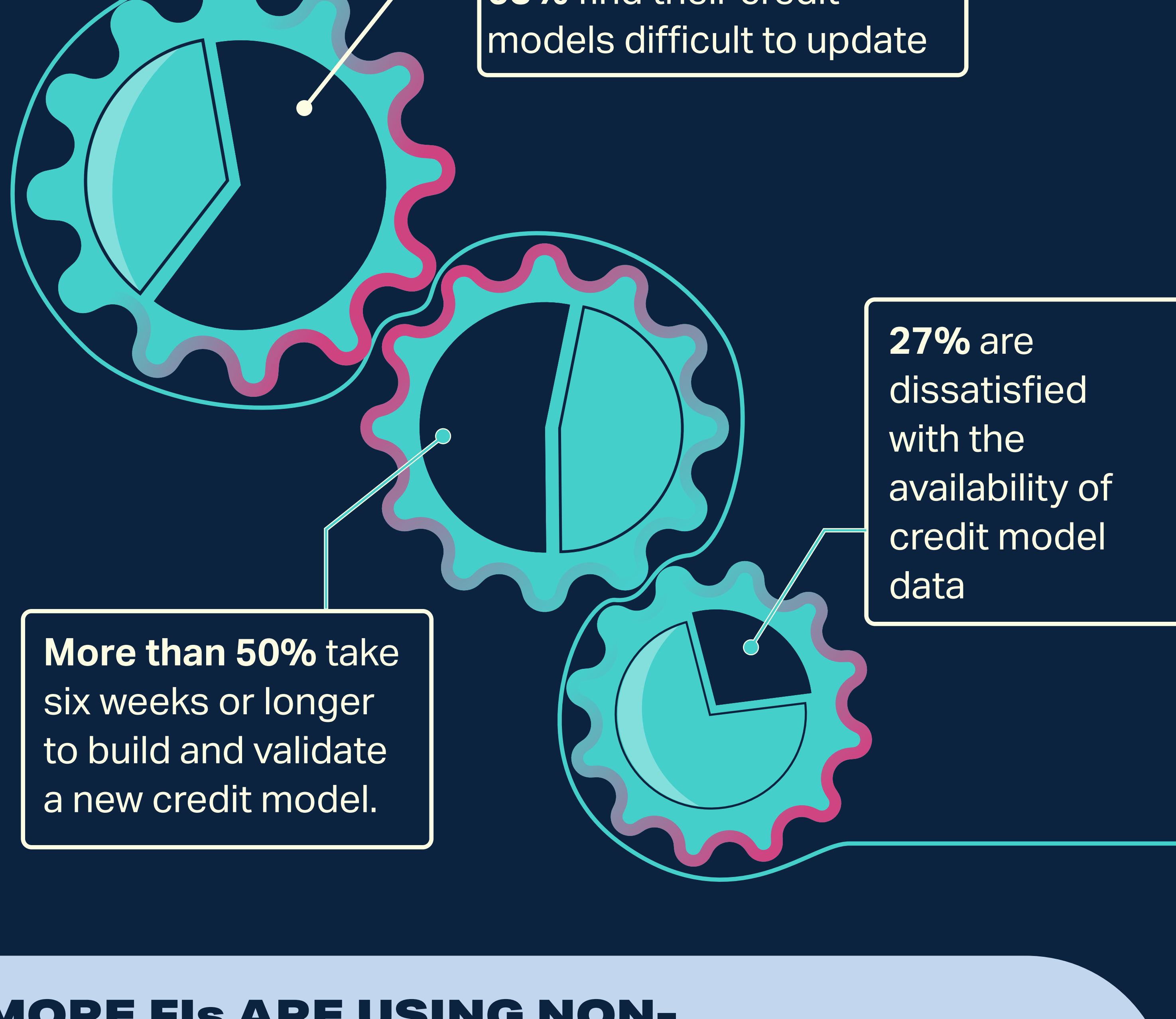
Tuning up for high-performance lending operations

Cornerstone Advisors' new report looks under the hood into the challenges community-based FIs face with efficiency and how embracing AI can turn their lending operation into high-performing machines. Check out these highlights and download the full report for the whole picture.

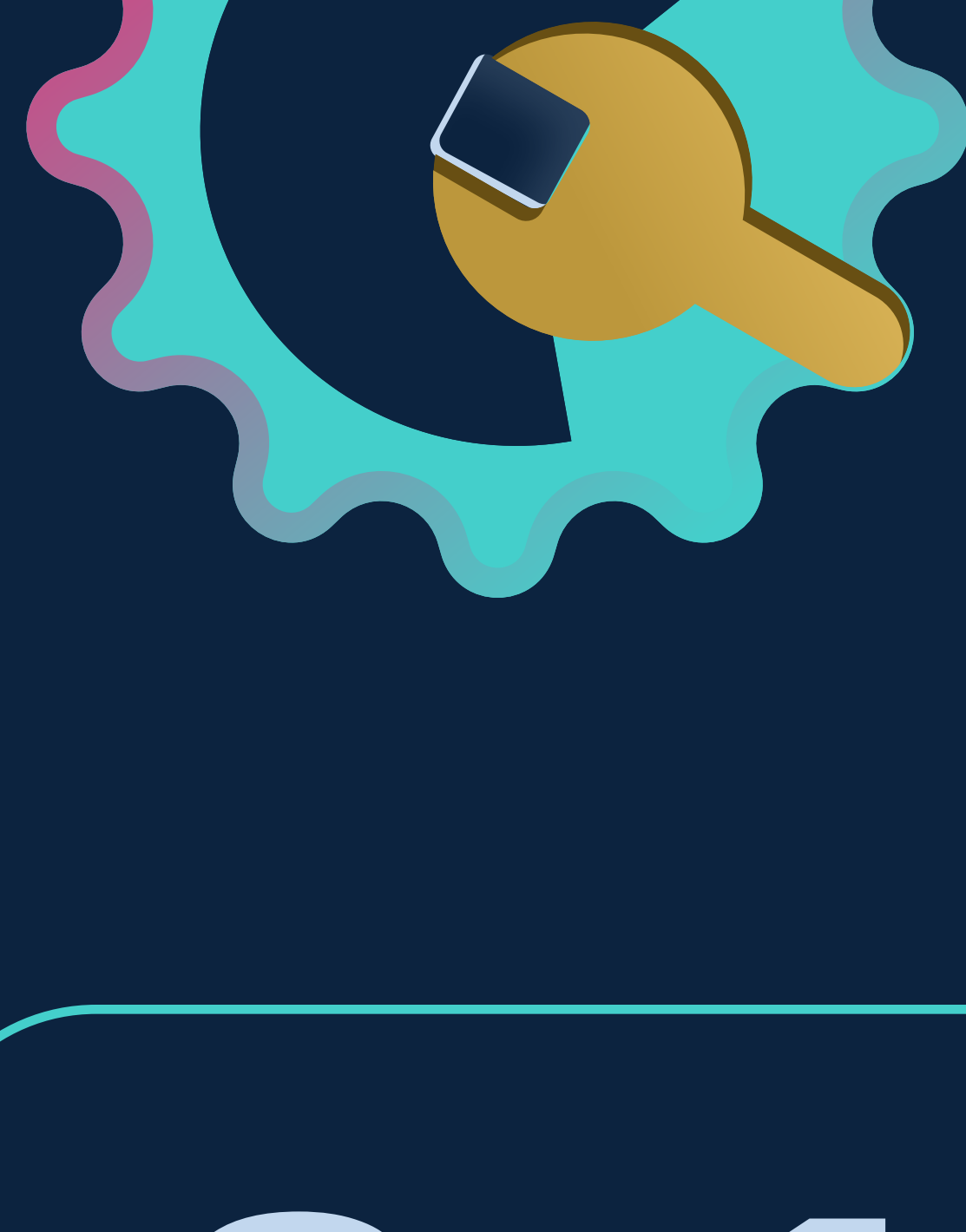
MORE LENDING LEADERS ARE CONCERNED ABOUT EFFICIENCY



CREDIT MODELS ARE A COMMON PAINPOINT



MORE FIs ARE USING NON-TRADITIONAL DATA AND AUTOMATED SYSTEMS IN THEIR LENDING PROCESS TO DRIVE EFFICIENCY.



Two-thirds use at least one non-traditional data source

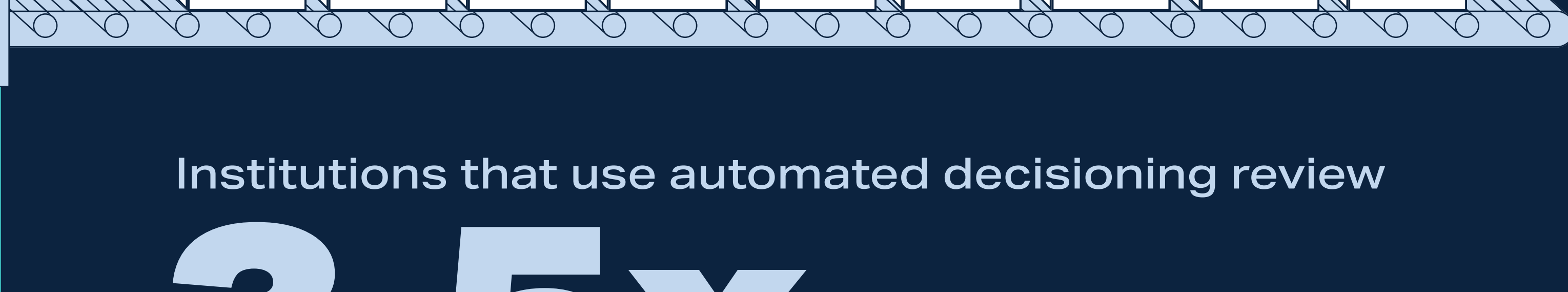
Employment history and deposit account transaction patterns are the two most popular types.

8 OUT OF 10

institutions automate loan underwriting decisions for at least one business line.



AUTOMATED SYSTEMS ARE TURBO-CHARGING APPLICATION PROCESSING



Institutions that use automated decisioning review

3.5x MORE LOAN APPLICATIONS

per underwriting employee than those that don't.

While **80%** say AI will be beneficial to their organizations, there are some concerns holding them back

70% say regulatory scrutiny is the top concern with AI credit modeling



Other concerns included cost to acquire, transparency, lack of knowledge, and bias.

Regardless of these concerns, many institutions are planning to invest significant capital in AI.



54% plan to invest \$100k or more in the next three years

HERE'S WHAT IT CAN LOOK LIKE TO KICK YOUR LENDING INTO HIGH GEAR WITH AI:

"We are now able to effectively lend deeper, and lending decisions that previously took 30-60 minutes are now available in seconds. This allows us to serve our members faster and more efficiently and support those members that need it most with a mission-aligned partner."

John Chartrand
Chief Lending Officer
Del One Credit Union

How does your organization compare?
[The full Cornerstone Advisors report](#) offers additional insights from FI leaders about their lending operations.