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FOR IMMEDIATE RELEASE

Unitus Community Credit Union Accelerates Community Impact Through Innovative Partnership with JUDI.AI

Tigard, Ore. — February 19, 2026 — Unitus Community Credit Union today announced the successful first-year results for its Small Business Lending program, powered by an innovative partnership with JUDI.AI. The program is expanding access to capital for local entrepreneurs and driving meaningful economic growth across the communities Unitus serves.



Small businesses form the backbone of the national and local economies. Nearly 40 million small businesses operate in the U.S. , 90% with fewer than 10 employees. In Oregon, more than 400,000 small businesses represent over 99% of all companies and employ more than half of the state’s workforce.

Despite their importance, access to credit remains one of their biggest challenges.

In 2025, Unitus made significant progress toward its three-year commitment to deliver \$5 million in small business lending. During the program’s inaugural year, Unitus originated more than 127 loans and lines of credit totaling \$2.6 million, expanding access to affordable capital and helping ensure economic opportunity remains rooted in Oregon communities.

Notably, over 83% of loans supported women-, veteran-, or minority-owned businesses, positioning Unitus ahead of plan and enabling the credit union to achieve more than half of its three-year Social Responsibility Commitment in just the first year.

A key driver of this progress is Unitus' innovative partnership with JUDI.AI, whose AI-powered cash flow underwriting platform is modernizing the small business lending experience. Traditionally, small business lending falls into what many institutions consider the "underserved middle": too small for commercial teams to prioritize yet too complex for consumer lending. A \$50,000 request is often reviewed with the same manual, paperwork-heavy process as a \$5 million commercial loan, with long turnaround times and approval rates that can fall below 30%.

By contrast, JUDI.AI streamlines the process by analyzing real-time bank transaction data to generate a dynamic view of cash flow. The platform automatically categorizes transactions and applies AI-driven credit modeling, eliminating the need for small businesses to provide financial statements or tax returns, one of the most time-sensitive and frustrating steps for entrepreneurs.

"With JUDI.AI, we dramatically improved consistency, reduced friction, and made the borrowing experience faster and more equitable," said Brian Devereux, SVP/Chief Lending Officer at Unitus. "This is exactly the kind of innovation that strengthens our commitment to underserved entrepreneurs."

The results are significant: lending decisions are now made in minutes, approval rates have risen above 50%, loans are funded within a day or two, and the cost of delivery has dropped, all while preserving Unitus' relationship-first approach.

Demand for small business financing continues to rise. Eighty-three percent of small businesses plan to seek financing in 2026, yet 40% cite credit availability as a top concern. While many large banks gravitate toward larger commercial deals, fintech lenders have captured market share by offering simple applications and funding in under 48 hours, but often APRs exceed 30%. Unitus offers a community-centered alternative that combines speed, transparency, and fair pricing.

Unitus also expanded its impact through a risk-sharing partnership with Business Oregon's Capital Access Program, which enabled the credit union to fund six additional loans totaling \$143,000 for businesses with limited financial history or collateral.

Looking ahead, Unitus will continue accelerating the Small Business Lending program by:

- Expanding referral partnerships with community organizations and business networks
- Increasing branch training to better identify and support lending opportunities
- Launching pre-qualified credit offers for existing small business members
- Enhancing onboarding to help new entrepreneurs understand tools, services, and capital options early in their relationship

“These enhancements reflect our commitment to using intelligent automation, speed, and accessibility to transform small business lending,” said Steven Stapp, President/CEO. “We’re not just funding businesses; we’re fueling community prosperity.”

About Unitus Community Credit Union

At Unitus, we’re dedicated to improving lives in the communities we serve. As a member-owned local credit union, we invest in people by doing the right thing. Through partnerships with nonprofit organizations, we provide support for community groups through volunteerism and financial donations. Our 106,000 members count on us to serve them and their communities; our 300+ employees share that passion for service. Learn about the local impact Unitus makes by visiting unitusccu.com.