



## **Unitus Community Credit Union Completes Strategic Investment in JUDI.AI to Accelerate Local Small Business Lending**

**VANCOUVER, BC, CANADA, February 26, 2026** – JUDI.AI, a leading cash flow underwriting platform for small business loans, announced today that it has received an investment from Unitus Community Credit Union, a \$1.7B credit union in Oregon.

After becoming a JUDI client in 2024, Unitus recently announced the [first-year results of its small business lending program](#), where it made significant progress toward its three-year goals.

“Our partnership and investment in JUDI.AI are strategic steps in accelerating Unitus’ small business lending program,” said Steven Stapp, President/CEO at Unitus Community Credit Union. “JUDI's platform enables us to scale responsibly, while delivering the speed, insights and digital experience today’s business owners expect. This collaboration helps us expand access to capital in a way that is both innovative and deeply grounded in credit union values.”

“From the very beginning, Steven and the Unitus team have been a tremendous partner to work with,” said Gord Baizley, Chief Executive Officer at JUDI.AI. “It’s not every day you see a financial institution choose to invest in one of its tech vendors, so we’re proud of the value we are delivering.”

Traditionally overlooked by mainstream financial institutions, the small business segment has recently emerged at the nexus of several organizational priorities – AI adoption, digital transformation, embedded lending, portfolio diversification, member growth, deposit growth, staff augmentation and more. Meanwhile, as fintech lenders are capturing small business market share with a simple digital experience and rapid funding (but offset by high APRs), credit unions are looking to compete with a low cost of capital, personal service and AI-enabled underwriting.

“We believe credit unions are perfectly positioned to solve the small business funding challenge in their communities, and this investment is a testament to Unitus’ alignment with that belief,” continued

Baizley. “Our vision is to bring together a nationwide network of credit unions and ecosystem partners to help source, underwrite and fund small business loans at the local level within 48 hours.”

Brian Devereux, Chief Lending Officer at Unitus, and Baizley recently discussed the investment and Unitus’ broader small business lending program in a [CUBroadcast interview with Mike Lawson](#).

### **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](https://unitusccu.com).

### **About JUDI.AI**

At JUDI.AI, we’re on a mission to transform small business dreams into vibrant communities by increasing access to capital. Our cash flow underwriting platform for small business loans enables community-based financial institutions to provide a fintech-like experience for small business loans. Combining the speed of consumer lending with the right amount of rigor from commercial lending, the JUDI platform uses permissioned bank transaction data and a domain-specific credit model to evaluate the creditworthiness of a small business based on a real-time view of its cash flow. We’ve helped our 50+ clients reduce friction and delight their business borrowers, streamlining the loan application and decisioning process from 7+ days to <10 minutes without the need to collect financial statements.

[www.judi.ai](https://www.judi.ai)

### **Press contacts**

Lori Fink  
[lfink@unitusccu.com](mailto:lfink@unitusccu.com)  
503-803-4935

Kyle Thom  
[kyle.thom@judi.ai](mailto:kyle.thom@judi.ai)  
778-837-1807