

# How Experian's Advanced Decisioning Helped Education Credit Union Realize a Payback Period of Just 5 Months

## About Education Credit Union

Education Credit Union has proudly served its community members in the Texas Panhandle since 1935, growing and expanding its business for more than 90 years. As the needs of their members evolved, so did ECU, always striving to keep pace with the rapidly changing financial ecosystem around them.

 **Headquarters: Amarillo, Texas**

 **Members: 41,000**

 **Managed Assets: \$480 Million**



## Background

Despite their success, ECU found themselves in increasing competition with a growing number of online financial service providers and fintechs. Eager to exceed member expectations and grow into the future they were ready to take their underwriting strategy a step further. Without a large analytics team and limited expertise on staff, ECU was shouldering a heavy underwriting burden.

With rising member expectations and increasing competition, they found themselves looking for a data partner to help them craft a feasible, realistic decisioning strategy that could take them to the next level.

## Key challenges

### Data discrepancies

ECU felt they weren't seeing everything, which limited growth potential and confidence in approving loans, particularly for members in lower credit tiers.

### Lack of automation

ECU's loan origination process relied heavily on manual reviews, leading to slow decision-making.

### Inconsistent underwriting

Manual underwriting was proving less reliable, hindering ECU's ability to effectively extend credit services and missing opportunities for members with real credit potential.

## Education Credit Union

### Solution

Education Credit Union was looking for faster speed-to-decision without compromising on risk. The move to Experian Decisioning allowed them to consolidate their onboarding processes and establish one entry point for their automotive loans. From there, they will be able to use their own aggregated results to fund future enhancements as part of a custom, long-term strategy built completely on their terms.

Combining powerful traditional and alternative data coverage enables more accurate and consistent results for ECU, allowing them to confidently extend more credit services to low and middle credit tiers.

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“ Experian has empowered Education Credit Union to automate our decisioning process with more confidence than ever before. The depth of data available to us, paired with a strong acquisition strategy, gives us a clear competitive advantage in our market. Most importantly, our members now enjoy faster loan decisions, making their car-buying experience smoother and more enjoyable”

— ECU Executive

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### Key Results

#### 5-month payback

Fast return on investment with measurable operational impact

#### 4.4% lift

in performance & funding rate within the first six months of adopting Experian

#### \$4M+

in incremental originations, a significant contribution to portfolio growth

### Business Impact



**Increased approvals for sub-600 credit scores**



**Enhanced automation and funding capabilities**



**Improved trust in their data and decisioning**

See what Experian can do for your portfolio

Contact your Experian representative today