

Your lending intelligence companion | 

Gain operational insight and agility with purpose-built generative AI and MeridianLink.

# Simulate outcomes, adapt quickly, stay ahead

A personal AI lending consultant and data scientist who speaks your language.



Know more **now** with your real-time MeridianLink data

Get active loan performance monitoring and pinpoint opportunities to improve delinquencies and charge-offs, automation, fraud, and more.



Get in front of borrower needs and trends

Track performance stats over time and analyze overall metrics for deeper application and decision insights.\*



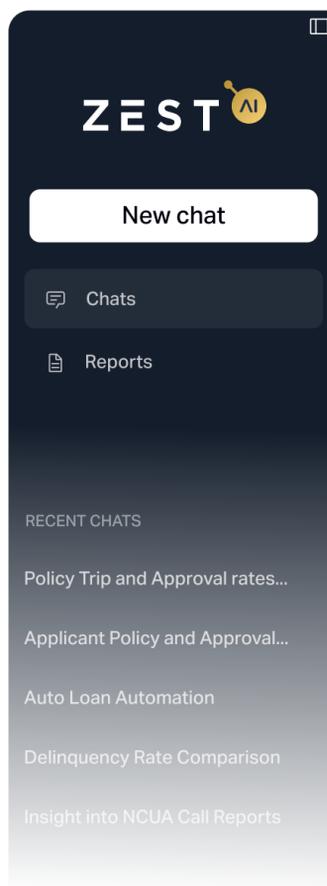
Adapt faster with policy simulations

Simulate policy rule changes and quantify impact, while you get recommendations to achieve specific goals.



Validate with a view of the competition

Gain insights on where loans may be booked elsewhere\*\*, and compare performance and pricing against those you funded.



Policy Trip and Approval Rates Table

Request feature

Run a simulation removing all LTV policy rules. Display original instant approval by month and the simulated instant approvals by month.

Here's a table showing the original instant approval rates by month and the simulated instant approval rates by month after removing all LTV policy rules:

Month	Original Instant Approval %	Simulated Instant Approval %
June 2024	63.10%	66.17%
July 2024	50.03%	65.78%
August 2024	46.24%	62.88%
September 2024	53.61%	60.35%
October 2024	44.3%	64.46%
November 2024	62.46%	68.16%
December 2024	41.40%	65.42%

\*Applicant and borrower data is anonymized, and no PII is accessible.

\*\*Unfunded loan application data estimated using reject inference.

LuLu Strategy may not be used to make decisions on loan applications.

**"While generative AI adoption remains limited among the majority of financial institutions, LuLu bridges this technology gap, providing intuitive access to powerful predictive models and analytical capabilities... Layering LuLu on top of a customer's continually refreshed data set arms them with more insights faster for more agility and flexibility in their lending operations."**

Megan Pulliam

SVP of MeridianLink Marketplace®



# Just ask LuLu

## Flexible

Build your GenAI intelligence hub without a heavy technical burden. LuLu is modular and can be configured to support your organization's strategy efficiently.

## Customized

Purpose-built for lenders and tailored to your specific organization. LuLu knows who you are, speaks your language, and accesses the data relevant to you—like an AI-powered colleague.

## Secure

LuLu is hosted on a dedicated portal and is a Large Language Model (LLM)- powered application enhanced by Retrieval-Augmented Generation (RAG). Deployed with a secure authentication system, your data and usage are not accessible outside your instance.

powered by ZEST

**LuLu**  
strategy

LuLu Strategy is a single module of the LuLu lending intelligence companion solution. Each module is sold separately.

Connect with Zest AI to learn more at [hello@zest.ai](mailto:hello@zest.ai).



## Ditch your dashboards

Business growth and performance success are only limited by your curiosity—not BI tools. LuLu has an expanding library of powerful modules to fuel lending growth.

### Smarter insights

With access to abundant, curated, relevant data, uncover new opportunities, stronger strategies, and more accurate measurements.

### Simple access

Data and intelligence are democratized with easy, natural language prompting. No learning curves, lengthy implementations, or IT and analysts' burden.

### Swift action

Move faster and stay aligned with your team with direct access to instant answers. Surface and distribute insights and action items in easily consumable formats, automatically, in seconds. Just ask LuLu.

## AI for a thriving lending ecosystem

Since 2009, Zest AI has been innovating and perfecting AI lending technology. A pioneer in the field, serving more than \$5.6T in assets with over 600 active models, Zest AI is helping credit unions, banks, and others build thriving lending ecosystems with purpose-built, best-in-class AI.