



FOR COMMUNITY BANKS AND CREDIT UNIONS

BANKS AND CREDIT UNIONS

Modernize with AI. Stay examiner-ready.

NextRaise puts AI to work inside your lending and member operations, and delivers the governance documentation that keeps your board and examiners comfortable. We are operators who have built and scaled lenders, with a development partner, Sparkworks, that builds what the plan calls for.

\$2.5B

originations over five years at Octane, where we built and operated the credit model

4 months

from kickoff to first loans at Kawasaki Motors Retail Finance

50 + DC

states licensed in four waves, compliance policy stack written from scratch

WHERE WE START

Lending operations

- Document intake and income verification
- Decision support and exception handling
- Quality control and fraud triage
- Faster, human-reviewed decisions

Member operations

- Onboarding and account opening
- Servicing and collections workflows
- Back-office and contact center work
- Time back for the backlog

Governance and controls

- Model risk documentation
- Explainable reasons for credit decisions
- Human review and escalation design
- Performance, bias and drift monitoring

HOW WE WORK

WEEKS 1 TO 6

Diagnostic

We map your workflows, data and constraints, then pick the one use case with the clearest return and the lowest regulatory friction.

NEXT

One workflow in production

We build, test, document and launch it with your team, under your governance. Fixed scope, documentation delivered with the system.

ONGOING

Run and improve

We operate and monitor it as a managed service, priced on outcomes, then extend to the next workflow.

EVERY ENGAGEMENT SHIPS WITH

- A model risk file written to SR 11-7 and OCC 2011-12 expectations
- A third-party risk package for your vendor diligence, aligned to the 2023 interagency guidance
- Explainable decision reasons that support fair lending and adverse action requirements
- Human-in-the-loop design, monitoring and a data security review

Documentation is designed to support your examiner conversations. Your institution remains responsible for its own compliance determinations.

WHO DOES THE WORK

Logan Shedd, founder. Drove \$2.5B in originations at Octane, launched Kawasaki Motors Retail Finance, and built Rail's lending stack.

Deborah Affinito and Gary Leonard. Servicing and collections at scale, plus legal and compliance from a lawyer who has been general counsel to consumer lenders.

Sparkworks. Our development partner. Builds and integrates the software.

Start with a call.

Bring one lending or member process. We will tell you if AI is the right fix and what it would take.

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