



iLending Appoints Cedric Moore as Director of Lender Relations to Strengthen Credit Union Partnership

iLending Appoints Cedric Moore as Director of Lender Relations to Strengthen Credit Union Partnerships Amidst \$1.7 Trillion Auto Refinance Opportunity

ENGLEWOOD, CO, UNITED STATES, April 25, 2025 /EINPresswire.com/ -- iLending, a national leader in auto refinancing, proudly announces the addition of Cedric Moore as Director of Lender Relations, reinforcing the company's mission to build strategic, high-impact partnerships with credit unions nationwide. Cedric's leadership arrives at a critical time, as credit unions seek new ways to empower their members with smarter lending solutions and meaningful financial relief.

With over a decade of experience spanning investment banking, lending, and financial strategy, Moore brings both expertise and a human approach required to navigate today's complex lending environment. His appointment signals iLending's commitment to supporting credit unions as they address evolving member needs—especially during times of economic uncertainty.

"Credit unions have always been about people helping people," said Nick Goraczkowski, President of iLending. "Cedric understands this philosophy at its core. His strategic insight, paired with his relationship-first mindset, makes him the ideal leader to deepen our engagement with credit unions and help their members thrive."

Tapping into a \$1.7 Trillion Refinance Opportunity

The U.S. auto lending market presents a massive opportunity, with outstanding loan balances totaling approximately \$1.7 trillion. Nearly 40% of auto loan holders are paying above-market interest rates, and the average used car loan rate now exceeds 11%. These conditions have left over 70 million Americans eligible for refinancing—offering an average potential savings of \$145 per month with iLending. "Despite a challenging market, there are strategies you can employ to ensure you don't get in over your head with an unaffordable auto loan." (TransUnion).

"Refinancing is about more than lowering a rate—it's about creating breathing room, stability, and financial wellbeing," Moore said. "At iLending, we partner with credit unions to help make that possible, supporting their members while also strengthening loan portfolios with high-

quality refinance volume.”

Bridging Generations and Building Brand Relevance

Moore recently attended the 2025 NACUSO Reimagine Conference, where he connected with credit union leaders nationwide to discuss strategies for reaching younger generations and enhancing brand messaging. The conversation centered on how credit unions can evolve their approach to meet the values, expectations, and communication styles of Millennials and Gen Z—while honoring their legacy and mission.

“Credit unions sit at the intersection of trust and community, but staying relevant across generations requires intentionality,” Moore added. “Whether it's through better digital engagement or member-first messaging, our role is to help credit unions build bridges to every member demographic they serve.”

About iLending

Founded in 2006, iLending has facilitated \$4.07 billion in loans and is the national leader in car refinancing, saving consumers an average of \$145 per month on their car payments. iLending has helped over 171,000 families save more than \$273M on payments or over 5% in interest rate reduction on average. With a mission rooted in financial advocacy, iLending is committed to transforming lives through smart, strategic refinance solutions.

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Source: TransUnion Report Highlights Affordability Challenges in the Auto Market
Inspired by insights from Nick Gorackowski's article, "Leading Across Four Generations: Where Legacy Meets Leadership"

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