

Banking Leader Jason Pendergist Transforms Member Experience at Kitsap Credit Union with Zest AI

BURBANK, CA, UNITED STATES, October 1, 2025 /EINPresswire.com/ -- [Jason Pendergist](#), a seasoned banking executive and senior leader at Kitsap Credit Union, is putting cutting-edge technology to work to deliver faster, fairer, and more transparent lending for members. By leveraging Zest AI's explainable artificial intelligence platform, Kitsap is improving loan decisioning, reducing turnaround times, and finding more ways to say "yes" to its members.

With more than two decades of leadership in financial services, including senior roles at JP Morgan Chase, Pendergist is leading Kitsap's digital transformation to ensure members benefit from the same advanced tools available at the nation's largest institutions. By integrating Zest AI, Kitsap is able to analyze more data points, make more accurate credit decisions, and extend responsible credit access to a broader range of members - while maintaining the transparency and fairness regulators and communities demand.



Jason Pendergist

"By equipping lenders with AI tools that address long-standing gaps in America's consumer credit system, we're not only helping more people access credit—we're also strengthening the broader U.S. economy," said Mike de Vere, CEO of Zest AI.

For Kitsap, that mission translates directly into member outcomes. Zest AI's explainable models allow loan officers to move faster, cut processing times, and make approvals with confidence.

The result: more inclusive lending, stronger member relationships, and a more competitive position for community-based financial institutions like Kitsap.

"AI has the power to transform how we serve our members, but it must be explainable to both regulators and the people it impacts," said Pendergist. "By using Zest AI at Kitsap, we're delivering faster turn times, fairer outcomes, and greater access to credit—without losing the trust that defines community banking."

Beyond Kitsap, Pendergist continues to advise fintech firms and share insights on the intersection of banking and technology, advocating for responsible innovation that strengthens both institutions and the communities they serve.

About Zest AI

Zest AI, headquartered in Burbank, California, is a leader in AI-driven lending technology, serving banks and credit unions of all sizes across the United States. With more than 50 patents, 500 proprietary AI models, and millions of credit decisions delivered, Zest AI empowers financial institutions to increase approvals, manage risk, and expand access to fair credit through explainable AI. Learn more at www.zest.ai.

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