# Constant AI Forms Client Advisory Board to Lead the Push Toward Zero-Touch Delinquency Prevention

*The inaugural Client Advisory Board will shape how Constant AI keeps members current on their loans or helps them recover when they fall behind.*

PORTLAND, ME, UNITED STATES, September 29, 2026 /EINPresswire.com/ -- Constant AI, which powers agentic loan servicing for credit unions, today named five credit union executives to its newly formed credit union Client Advisory Board. This move is aimed at a problem every credit union knows well: the moment a struggling member goes silent and needs confidential assistance to keep them from falling further behind. The Client Advisory Board will guide Constant AI's push to build the right tools that catch members before they fall behind on their payments or get them back on track.

Board members:
Kent Lugrand, CEO, InTouch Credit Union (Chair); Plano, Texas; $875M in assets; 21+ years as ITCU's CEO; Chair of Eltropy's Client Advisory Board

April Clobes, CEO, MSUFCU; East Lansing, Michigan; $9.3B+ in assets; CEO since 2015; also CEO of Reseda Group, MSUFCU's CUSO

John Anderson, Chief Lending Officer, Center Parc Credit Union; Atlanta, Georgia; $2.4B in assets; CLO since 2022

Scott Daukas, Chief Partnership Officer, One Washington Financial (wholly owned by WSECU; Olympia, Washington; $5.1B in assets); brings 25+ years of CU industry experience, including CSO at TwinStar Credit Union (Lacey, Washington; $4.27B in assets)

Garrett Jorewicz, SVP, Innovation & Enterprise Solutions, CU1; Lombard, Illinois; $1B+ in assets

"Credit unions nationwide are seeing delinquency rise, and it's not because we have bad members," said Kent Lugrand, CEO of InTouch Credit Union. "People are living paycheck to paycheck in this economy and often don't realize they're running cash short until a couple of days before a payment is due. By then, if we can't give them flexible options fast, they could

question our relevance and importance. That's the sweet spot for Constant AI's platform: the institution keeps full control over its own guardrails, and members get an immediate answer within the timeframe they need one. If given the option, I'd rather help them manage their shortage in the short term instead of following a rigid process that's likely to turn into a real financial loss downstream," Lugrand continued. "Prevention usually costs less than a loan cure. That's the problem Constant AI is built to solve, and it's why I wanted to help lead their Client Advisory Board."

"A missed payment shouldn't cost someone their credit or their kid's ride to school," said Catherine York Powers, CEO of Constant AI. "We built this board to keep us focused on what's actually at stake for a member, not just the account. Between them, they've run lending, growth, and operations inside credit unions, and that's exactly the scrutiny we want before day 60 of delinquency, before missed payments turn into a repossession notice or an increase in loan loss reserves."

About Constant AI
Constant AI is an AI-native platform that helps credit unions and banks resolve delinquency before it becomes a loss. Built to integrate with the core, outreach, and collections systems credit unions already run, Constant AI's platform, powered by its AI agent Nia, executes resolution directly: skip-a-pay, deferments, repayment plans, and loan modifications, before an account crosses 60 days past due, when credit damage and repossession become difficult to reverse. To learn more, visit https://constant.ai/.

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