evolv + snowflake

# See Credit Risk Before It Hits Your Bottom Line

Early-warning intelligence that protects portfolios and ROA

Credit unions often detect risk only after delinquencies rise. Fragmented data, limited segmentation, and manual analysis slow intervention. Leaders need earlier visibility into deteriorating loan segments to protect ROA and engage proactively.

## What's holding you back

- Fragmented loan, payment, and bureau data
- Reliance on lagging indicators
- Limited segment-level risk insight
- Manual, inconsistent portfolio analysis
- Weak model governance

## What success looks like

- Early identification of at-risk segments
- Reduced delinquencies and stronger ROA
- Faster targeted interventions
- Better segmentation insights
- Trusted dashboards for leaders

## How evolv helps

- Builds **governed** portfolio data marts
- Delivers **segmentation + early-warning models**
- Provides executive dashboards with **clear, actionable signals**

## Why evolv?

- **Expertise** turning fragmented credit data into proactive insight
- **Proven** early-warning model frameworks
- **Strong** balance of governance + pragmatic outcomes
- **Alignment** across credit, risk, and operations teams