

Accepted Manuscript

Risk-based loan pricing consequences for credit unions

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PII: S0927-5398(18)30014-8
DOI: <https://doi.org/10.1016/j.jempfin.2018.02.006>
Reference: EMPFIN 1038

To appear in: *Journal of Empirical Finance*

Received date: 29 March 2017
Revised date: 8 August 2017
Accepted date: 25 February 2018

Please cite this article as: Walke A.G., Fullerton T.M., Togle R.J., Risk-based loan pricing consequences for credit unions. *Journal of Empirical Finance* (2018), <https://doi.org/10.1016/j.jempfin.2018.02.006>

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Highlights:

- Factors affecting credit union adoption of risk-based loan pricing are identified.
- A propensity score matching procedure is used to estimate the impacts of adoption.
- Adoption of risk-based pricing increases the availability of credit union loans.
- For some adopter cohorts, this practice also reduces loan delinquency rates.

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