

Crypto-Backed Lending for Credit Unions

Aetherum empowers credit unions to offer secure, compliant crypto-backed loans — unlocking new revenue streams while managing digital asset risk with our proprietary DACS framework.

Platform Overview

End-to-end infrastructure for digital asset lending, risk scoring, and tokenization.

Crypto-Backed Lending

Enable members to borrow against Bitcoin, Ethereum, and other digital assets with automated LTV monitoring, margin calls, and liquidation safeguards — all within your existing core banking infrastructure. Real-time LTV tracking with automated margin calls protects the credit union at every stage.

DACS™ Risk Assessment

Our Dynamic Asset Risk Assessment analyzes on-chain behavior across six pillars to deliver a comprehensive borrower risk profile purpose-built for crypto collateral. Patent pending.

TAX INTELLIGENCE

Tax-Position Score & Collateral Optimizer

The TPSOE engine scores the tax efficiency of each collateral position and ranks pledge assets to minimize member tax liability at liquidation. The Collateral Optimizer selects the optimal set for any loan request — a capability no D2C competitor offers to regulated institutions.

COMING SOON

RWA Tokenization

Tokenize real-world assets including real estate, receivables, and treasury instruments to expand collateral options and create new secondary-market liquidity for credit union partners. Designed for NCUA-regulated institutions from day one.

DACS™ — Dynamic Asset Risk Assessment

Six on-chain pillars that quantify borrower trustworthiness beyond traditional credit metrics.

1

Wallet Age

Longevity of on-chain presence signals commitment and experience.

2

Diversification

Portfolio spread across assets reduces single-point-of-failure risk.

3

On-Chain Activity

Transaction frequency and patterns demonstrate active asset management.

4

Volatility Score

Historical price stability of held assets informs collateral resilience.

5

Tax-Position Score (TPSOE)

Patent-pending pillar. Scores embedded tax liability and collateral efficiency — ranking pledge assets to minimize tax cost at liquidation.

6

TAM Bonus

Traditional asset weighting rewards borrowers with verified brokerage holdings via Plaid, enhancing the overall risk profile.

How It Works

1. Member deposits crypto into BitGo custody wallet — held by the credit union, never by Aetherum.
2. DACS engine scores the borrower and sets LTV, rate, and margin thresholds.
3. Credit union issues the loan — Aetherum handles monitoring and compliance.
4. Automated margin calls, top-ups, and liquidation if needed.

Revenue Model

- Annual SaaS platform license
- Per-loan origination fee
- DACS API access for integrations
- RWA tokenization fees (coming soon)

Credit unions keep 100% of loan interest income.

Get In Touch

Ready to bring crypto-backed lending to your credit union?

Schedule a demo:

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