

# Lender\*VP

## Your Lending Management Platform



*Are you a CEO that wears too many hats every day?*

**You need Lender\*VP.**

*Has your loan balance sheet been bouncing around like a yo-yo the last few years?*

**You need Lender\*VP.**

*Is it time to add a little oomph to your lending team?*

**Your credit union needs Lender\*VP.**

**Lender\*VP** delivers to your credit union a team of experienced lending professionals that will compliment the success of your loan department. The Lender\*VP team has years of on-the-street credit union lending experience, combined with an intimate knowledge of CU\*BASE tools. We can make sure you know what products you need, get them off the ground quickly, and drive them to success. We will be your lending vice president.



As a former Loan Department VP, I often found myself needing people with experience in many different lending arenas, but I couldn't always find or afford them. And even when I did find them, it always took so much time to research and implement new products, let alone support them. What I always dreamt of having was the ability to move from an operational driven leader to one that had the time to research, develop and then implement new products and services for my credit union. Now that I am at CU\*Answers I have the opportunity to do that, not only for one credit union but for many! I look forward to working with you.

**Geoff Johnson**, CU\*Answers VP of Lending Products



[www.lendervp.com](http://www.lendervp.com)

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## A Strategic Partnership for Lending Success

Now is the time to put that punch back in your loan department by contacting Lender\*VP and changing your lending landscape.



## Great Product Flexibility and Cost Savings



## Lender\*VP and Your Credit Union

Lender\*VP will rework the landscape of your lending factory with the following solutions. We will:

- ◆ Configure and implement the powerful lending tools provided by CU\*Answers.
- ◆ Propose new loan products for your credit union.
- ◆ Implement, optimize, and train your staff on new products.
- ◆ Create a lending policy to support lending products.
- ◆ Support your CEO: for Board meetings, to propose new loan products, Exams and Audits, as they apply to lending.
- ◆ Deliver monthly loan reports to the CEO's desk addressing the overall success of the CU lending factory including: Loan growth and Rate analysis
- ◆ Delivery channel activity, both at the branch and external channels
- ◆ Decision model performance
- ◆ Indirect lending results
- ◆ Back your *outbound loan marketing campaigns* with call center support.

## Say "Yes" 24 by 7 with 247 Lender

Saying "yes" is a 24 by 7 requirement with today's credit union member. If your credit union is going to stay relevant in your members' lives, you have to be willing to work when the member is ready. You must model loans and extend yourself to every automated channel you can.

It is for this reason that CU\*Answers is excited to present 247 Lender- a

CUSO-owned decision model that lets you give automated approvals 24 hours a day, 7 days a week, through all of your delivery channels - from the lobby to your loan officer's desk, from your SEG website to the world via the Web - at only 50 cents per decision!

The idea with 247 Lender is not to make every decision for you, but

rather to take care of the top and bottom 60 - the obvious Yes and the obvious No answers - giving your team more time to handle the applications that need special attention. Even more importantly, in cases where the app is iffy, the model actually points the underwriter in the right direction, highlighting credit issues and possible negotiation points.

## Expand Your Credit Card Options

Are you ready to expand your credit card options and have access to your accounts on CUBASE? If the answer is Yes (and why wouldn't be) Lender\*VP will help you get to work on it!

Our partner Fidelity, is excited to be able to offer all of our Credit Unions what they call EFT (pass through) access options to CU\*Answers in-house credit card solutions.

Lender\*VP will provide a breakdown of the project and cost analysis for you then schedule a specific timeline for your project.

We look forward to enhancing your credit card offerings for your members.

## Real Estate Solutions by Lender\*VP

We are excited about the ongoing evolution of our web based mortgage application and LOS system for all of our credit unions. Did we mention that when an application is completed online we even import that application to CU\*BASE right into your lending dash board.

We picked Prime Alliance's tool as it

represented a complete solution for all of our credit unions.

After looking at many other possible business partners in the mortgage origination business we were excited with the flexible approach that Prime Alliance was able to provide.

The pricing structure is similar in many aspects to

that of CU\*Answers. Monthly costs are set per web site, not seat based. Fees are only charged when business is coming into the credit union for a completed application.



Silver Site Skin

## Lender\*RE

Lender\*RE is a new kind of mortgage loan servicing vendor. Lender\*RE combines the power of CU\*BASE servicing tools, your credit union team, and Lender\*RE real estate servicing experts to make sure your member identifies his/her mortgage as a credit union loan.

When you partner with Lender\*RE your member sees you as the Mortgage expert and their loan as a service, not just a place they got their mortgage.

Lender\*RE shines the light back on the credit union so their members think of them always as the source of the mortgage support and answers.



## Retailer Direct

### New Loan Opportunities

Retailer Direct is an opportunity for you and a trusted business partner to electronically deliver loan applications from any retail location that you choose directly to your CU\*BASE lending factory both quickly and securely.

This tool is available to any CU\*Answers client, if you partner with Lender\*VP we will help you to implement this product and configure this tool to help make the best impact on your bottom line.



Dashboard shows the status of current applications

## Your Lending Management Platform

Lender\*VP

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For More Information on Lender\*VP or any of the services mentioned in this brochure visit [lendervp.com](http://lendervp.com) or contact Geoff Johnson [gjohnson@cuanswers.com](mailto:gjohnson@cuanswers.com) 800-327-3478 x154



## Lender on the Road

### Bringing your credit union to your members!

Lender on the Road lets you process loan applications via a secured Internet connection while away from your desk. It works anywhere there is

an Internet connection. Finance a new boat purchase at the Boat Show, Home improvement at the Home Expo, Plastic surgery at the Doctor's Office, anything you choose. With or without Lender\*VP support, this tool is ready for your use.



## Lender\*VP Collections

### Collecting a Perfect 10 for You & Your Credit Union

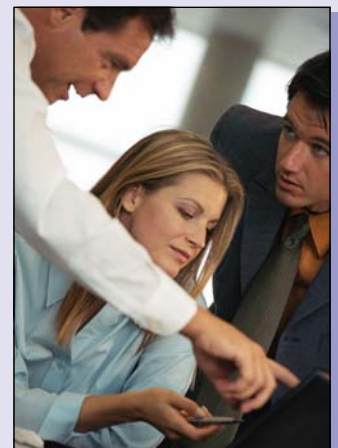
Unlike other collection services we are using the same tool and optimizing how that tool is used as part of your team. All notes, communications, and member collection activities are internal to your database. The

information resides online so your team can interact instantly with our team without conversions, re-keying, or the hassles related to external third party solutions. Plug and play, means it is just as easy to un-plug the product if needed.

Lender\*VP is an extension of your staff, not an

outsourced replacement of your staff. Full time, part time, or piece meal; your team could benefit from adding another team member to your collection efforts.

Collaborate with Lender\*VP today and see the immediate impact of shared solutions.



By partnering with the Lender\*VP team you will free up time for your collection staff.