

Lender*VP 25,000 Mile Tune-Up

You'll "Amp-Up"
profitability when you
choose a Lender*VP
"25,000 Mile
Tune-Up."



YOUR LENDER*VP TEAM WILL HELP YOU UNCOVER WAYS TO GENERATE INCOME, REDUCE COSTS AND MAXIMIZE USE OF STAFF TIME. KEY TO THE SUCCESS OF THE 25,000 MILE TUNE-UP IS HANDS-ON ASSISTANCE AT YOUR SITE BY A LENDER*VP TEAM MEMBER.

Your 25,000 Mile Tune-Up will include:

- The complete 5,000 Mile Tune-Up *plus* Lender*VP "mechanics" will give your lending power plant and chassis a custom inspection.
- You'll get specific recommendations to increase your lending efficiency and profitability, to include expected results.
- Included is a one day on-site implementation and training visit from a Lender*VP Team Member.
- One-time investment of only \$1,000, plus travel and expenses.

Put these profitability "engines" to work at your credit union!

Lender*VP team members work with over 150 credit unions across the country. Take this opportunity to put their experience to work for your organization too. Review these 25,000 Mile opportunities with your Lender*VP team member to determine the tools that fit your needs.

- **LOAN CATEGORY REVIEW.** Are you missing out on loans because your members are taking their lending needs down the street? Team up with a Lender*VP expert to review your lending "big picture". Once you compare your lending line-up with your competition, and with other CU*Answers clients, you can make plans to capitalize on opportunities.
- **LOAN PRODUCTS REVIEW.** Are you taking advantage of system loan configurations that are designed to help you sell? Are risk based pricing, insurance products, and home banking (with or without discounts) configured to maximize profitability? Are loan officer electronic checklist configured and being used? Lender*VP team members will help you make the most of your opportunities.

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- **COLLECTION CONFIGURATION.** Are you maximizing your collections potential? Your Lender*VP team can show you how “tweaking” your Collection Configuration can supercharge the profitability of this department.
- **MARKETING CLUB REBATE.** Are your rebate parameters producing maximum results? Marketing clubs provide an excellent way to build member loyalty. Remember, not rebating enough can be worse than rebating too much.
- **VARIABLE RATE CODES.** What are your rates based on? Are floors and ceilings set to provide the most income? Are you using risk-based pricing on your variable rates? Your Lender*VP team will review how your rates are structured and managed, and will provide recommendations to produce maximum results.
- **PRIME ALLIANCE/REAL ESTATE.** The Prime Alliance partnership enables you to offer on-line

mortgage applications 24/7. Since more and more members are choosing the on-line option, you may be missing out on opportunities to serve your best members. Prime Alliance offers several levels of participation, plus they provide disclosure information and management reports.

- **AUTOMATED DECISION MODEL.** 247 Lender enables you to make automatic decisions on applications from the top and bottom end of the spectrum, from any delivery channel you choose. This enables your lending staff to concentrate on those potential money-makers that require underwriting judgment.
- **CROSS SALES.** The best source for “new business” is with your current members. Everyone in your organization that meets or talks with members must be skilled in cross selling. Help your staff tune in on opportunities by making use of Cross Sales tools.

These 5,000 Mile money-makers are included!

DELINQUENCY NOTICES.

Review and analyze your delinquency notice configurations so you can reduce the amount of notices and reduce postage costs, save paper and employee time.

45 DAY 1ST PAYMENTS.

Offering a first payment option of up to 45 days will improve profitability and members will appreciate the ability to make payments that fit their pay schedule. A win-win situation for your credit union and your members.

RISK-BASED PRICING REVIEWS.

You could be losing income if your risk-based pricing levels are even slightly lower than they could be.

PORTFOLIO ANALYSIS REPORTS.

Get an up-to-the-minute snapshot of your lending and collections business—every morning—with Lender VP Lending and Collections Reports.

TERM STRUCTURE.

Are you flexible and gaining an edge by adjusting your terms to meet market needs?

How about this for bottom-line impact? An increase of \$71.92. If you average 30 vehicle loans per month, that's \$2,157.60 extra income!

30 vs. 45 day payment comparison

Loan Amount	Term	APR	# of days	Earnings
\$25,000	72 months	7%	30 days	\$148.63
\$25,000	72 months	7%	45 days	\$220.55

Get your 2009 profitability “kick-started” right away with a **Lender*VP Tune-Up.**

For more details, or to set up your Tune-Up, contact Geoff Johnson gjohnson@cuanswers.com, (800.327.3478x154), or John Yeomans jyeomans@cuanswers.com, (800.327.3478 x203).