

TOP 10

Lender*VP Priorities for 2012

NOMINATION FORM 2012 Lender*VP Projects

Here is a list of future lending projects for consideration. **Please rank these in order of importance** for your credit union. The top picks will be considered for the BIG projects that our Lender*VP team will champion throughout the 2012 development year.

Rank These Projects 1 to 5 (1 = Important, 5=Not important)

| | | |
|--------------------------|--|--|
| <input type="checkbox"/> | Associated Applications for marital property and other situations | This project is in response to Wisconsin Marital Property rules which dictate that spouses of applicants must be included in the loan application process. An “associated application” will be available that is linked it to the original loan request. Ratios can then be calculated based on all relevant applicants. |
| <input type="checkbox"/> | CU*BASE SE (Servicer Edition) | CU*BASE SE is a new full-featured core processing suite targeted at vendors and CUSOs that service specialized member products for credit unions across multiple core processing environments. CU*BASE SE will launch with solutions targeted at servicing mortgages and credit card accounts, someday targeting business loans and even investments as well. CU*BASE SE will include back office core processing for the CUSO staff, as well as web-based solutions—including online banking and mobile web banking—provided directly to members. |
| <input type="checkbox"/> | Enhanced 247 Lender Decision Model (joint filters, etc.) | <i>(carried forward from 2011 Top Ten)</i> Allow for joint applicants submitted for a decision; considering offering optional add-ons to the current 247 Lender decision model, such as an automatic fail if the member’s unsecured ratio was greater than xx%, etc. |
| <input type="checkbox"/> | Mortgage Payoff Estimator/Payoff Letter | The first phase of this project was a new tool to prepare a 360 loan for payoff (in production as of fall 2010). This is the second phase which will produce a payoff statement that includes any adjustments done to interest, fee amounts or escrow via the tool. |
| <input type="checkbox"/> | Configurable Loan Officer Ratios | Add configurable loan officer ratios to the Loan Officer Worksheet. Will need credit union input as to which possible ratios and calculations. |
| <input type="checkbox"/> | Loan Application Workflow Controls | Add new “ App Workflow Styles ” that control the automatic forward momentum through the Loan Application screens, bypassing pages that are not required by the particular loan product (such as skipping over the employment, income, and assets screens for a CD-secured loan). |
| <input type="checkbox"/> | Loan Product Controls (new defaults and loan flow controls) | Expand what can be controlled via the Loan Product configuration, including: |

| | |
|--------------------------|--|
| | <ul style="list-style-type: none"> ▪ More default values to flow into new Loan Requests ▪ Controls to hide or display data fields on the loan request pages ▪ Controls to lock fields to prevent accidental changes to default values ▪ “Warn if empty” controls on key fields that might be forgotten |
| <input type="checkbox"/> | <p>Create a new escrow type for PMI</p> <p>Would add a new escrow type format (currently we have only Tax, Insurance, and Other) to allow PMI to be treated independently without having to rely on hard-coding an escrow type code of PMI. Would allow for PMI to be reported separately on Tax Form 1098.</p> |
| <input type="checkbox"/> | <p>New addendum record for separate tax reporting and credit reporting, escrow analysis disclosure change (CU*BASE SE)</p> <p>Changing file structure to allow for loans in the credit union’s CU*BASE portfolio that are serviced by a third-party CUSO (such as Neighborhood Mortgage Solutions) to be reported to the IRS and credit bureaus under the servicer’s tax ID and address. Similar change to escrow disclosure so that the servicer’s name and address is on the escrow analysis document sent to members.</p> |
| <input type="checkbox"/> | <p>Reporting Credit Score to Members via Online Banking</p> <p>Follow up to the CU*BASE Credit Scores History project (targeted for year-end 2011), this project would allow CUs to displaying credit score information to the member via It’s Me 247 online banking.</p> |
| <input type="checkbox"/> | <p>Improving Credit Report Archival processes</p> <p>Provide links to a specific credit report used for underwriting decision (primary or secondary borrower) and allow links to more than one report. Review the retention period for credit report data stored online.</p> |
| <input type="checkbox"/> | <p>App Check</p> <p>New process that warns user if specific data has not yet been completed on the CU*BASE loan application.</p> |
| <input type="checkbox"/> | <p>Expanding the Loan Application</p> <p>Allow for unlimited employers/employment history and income sources on the loan application.</p> |
| <input type="checkbox"/> | <p>Loan Queue Stats Enhancement</p> <p>A new at-a-glance stats dashboard to help CU loan managers track activity in the credit union’s lending queue. Will expand the “Show All Codes” screen available from the Lending Queue, to show the UW Code Type (Approval, Denial, or Memo) and allow for the data to be sorted multiple ways, with count totals. Will allow the same analysis for Booked and Denied Loans (currently available for Pending apps only).</p> |
| <input type="checkbox"/> | <p>Integrating eDOC loan packages into CU*BASE</p> <p>ProDOC Packages™ is an enterprise workflow management module that packages loan documents together for easy electronic management, delivery, storage and retrieval. Includes an electronic signature capture component along with packages for an easy way to organize documents in an electronic ‘manila folder,’ with a checklist to ensure all documents are completed. Integration with CU*BASE will provide configuration for grouping CU*BASE loan forms into packages and access points to launch the ProDOC Packages interface.</p> |
| <input type="checkbox"/> | <p>New & Refinanced Loan History Report</p> <p>Enhance the report to better provide data for the 5300 Call Report and other uses.</p> |
| <input type="checkbox"/> | <p>Enhancements to Online Application</p> <p>Ideas from Wisconsin User Group for a broader, configurable online banking application.</p> |
| <input type="checkbox"/> | <p>Net Yield analysis tools</p> <p><i>(carried forward from 2011 Top Ten)</i> We will be enhancing the CU*BASE Write Off Loans tool used to track charged-off loans and to capture and retain more information about both written-off and charged-off loans for</p> |

use in the calculations. This will not only allow for additional 5300 automation routines, but will also allow us to change the weighted average yield reports to include a **Net Yield** option that would take into consideration losses within a certain loan category.

Credit Union name _____

Your name _____

Date _____

After today, how do I contribute my ideas?

To contribute your ideas, suggestions or comments on the design of any of the selected Top Ten projects, or to see sample prototypes of application screens, review working project specifications, and check on the status on how work is progressing, please visit us in the Kitchen:

www.cuanswers.com/kitchen

Your chef for these recipes:

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