

CO-OP Lending Services

Round-the-clock lending support to serve your members on their terms.

Greater lending volumes. The ability to apply for loans anytime, anywhere. Instant decision and full underwriting options. CO-OP Lending Services gives your members 24/7 access, better and faster service, while providing you with the unmatched tools, technology, and a deep understanding of your credit union. CO-OP's origination, underwriting and lending services are fully flexible, built on an advanced platform, designed with your needs in mind. Without additional staffing or operational costs, we help you retain members, strengthen lending operations while growing your revenue.

WHAT'S IN IT FOR YOU

Value for Credit Unions

- **Loan Growth**

Increase your revenue with deeper loan penetration among your members. With CO-OP Lending Services, you can be assured that your members are being offered fully cross-sold loans, including protection products such as credit insurance, guaranteed asset protection, mechanical repair coverage, and debt cancellation options.

- **Expanded Lending Services**

With anytime, anywhere access and indirect and Internet lending support, your members enjoy the freedom to choose the time and channel for their loan applications.

WHAT'S IN IT

CO-OP Lending Services offers multiple levels of lending services to fit your needs and budget. Now add the flexibility of our newest offering, Outbound Call Services, with new opportunities to cross-sell using live agent or auto-messaging.

Telephone decision support

- 24/7 phone loan processing: your choice of application only or automated decision and loan officer review using your credit union's decision criteria
- Decisions communicated while members are on the line
- Consumer lending such as vehicle, credit card, and personal loans
- Seamless, secure connectivity to your Loan Origination System (LOS)
- Ongoing reporting options to keep track of transactions and ROI
- Lending Services can be integrated with your Internet and indirect lending channels

Internet decision support

- Custom online applications
- Decision guidelines are fully customizable, set by you
- An experienced loan officer can manually review an application and communicate the decision to the member

Indirect Express Link

- With 24/7 indirect decision support, your credit union will be poised to capture more loans from members and prospects
- Connections to DealerTrack, Route One and Credit Union Direct Lending (CUDL) increase your ability to attract indirect loans
- Applications are underwritten using your customized criteria
- Automated underwriting and loan officer review options available

WHY IT WORKS

Infrastructure: seamless, solid, flexible

- Applications can be customized
- On-the-spot decisioning using credit union-defined matrix
- Loan officer support available
- Networked with three indirect lending platforms: CUDL, DealerTrac and Route One
- Indirect applications can also be faxed
- 24/7 application support
- Seamless integration with your LOS

Support: multi-channel, 24/7

- Improve capacity to process loans
- Anytime transactions, anywhere
- Cover seasonal and monthly spikes in volumes without increasing overhead

People: highly-trained, highly-dedicated

- We hire the best – and train them to be better
- Stringent training program and thorough evaluation process
- Quick, courteous response to calls and member inquiries
- We measure and monitor our level of service
 - Calls are recorded
- Service level metrics designed to quantify how well we serve your credit union and your members
 - Cross-sell production
 - Quality assurance averages
 - Product training and industry awareness
- We dedicate an entire team to your credit union and use a process that generates continual feedback

Technology: better, quicker, faster

- Fully customizable application
- Multiple channels provide members anytime and anywhere access
- Integration with LOS and data processing eliminates double-keying and improves productivity
- Automated decisioning based on your parameters
- Networked with platforms to enhance opportunity with indirect lenders
- Customizable application/connectivity represents the premier hub of credit union services online

Learn More

Discover what higher lending volumes, stronger cross-sale revenue, and improved efficiency can do for your credit union. To get started or learn more about CO-OP Lending Services, visit CO-OPFS.ORG/MEMBERCENTER, contact Business Development at 800-782-9042 x7140 or send an email to sales@co-opfs.org.



OF YOU FOR YOU

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