

CO-OP LoanLink Services

Greater lending volumes. The ability to apply for loans anytime, anywhere. Instant decisions in many cases. CO-OP LoanLink Services gives your members 24/7 access and better and faster service, while providing you with the unmatched tools, technology, and credit union expertise of a CO-OP product.

CO-OP LoanLink's origination, underwriting, and lending services are fully flexible, built on an advanced platform, and designed with your needs in mind.

VALUE FOR CREDIT UNIONS

Revenue Growth

Increase your revenue from cross-selling and loan packaging. With CO-OP LoanLink Services, you can be assured that your members are being offered fully packaged 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.

Easy Implementation for NGN Credit Unions

Only CO-OP delivers 24/7 lending services backed by the unmatched power of the Next Generation Network (NGN) Universal Hub. Owned and designed by credit unions, NGN offers the most fraud-resistant, cost-effective, and sophisticated platform for one-stop access to new technologies. Credit unions will be even better positioned to leverage connectivity to NGN for member services and lending call center activities, in addition to other innovative CO-OP products and services including:

- CO-OP Mobile
- CO-OP Fast Branch
- CO-OP My Deposit
- CO-OP Shared Branching



HOW IT WORKS

CO-OP LoanLink offers multiple levels of lending services to fit your needs and budget. All levels offer:

Telephone decision support

- 24/7 phone loan processing: application only (level 1), automated decision and loan officer review using your credit union's decision criteria (level 2)
- Consumer lending such as vehicle, credit card, and personal loans
- Home equity loans and lines of credit
- Seamless, secure connectivity to your Loan Origination System (LOS)
- Ongoing reporting options to keep track of transactions and ROI
- Extend your lending channels through Internet and indirect lending. LoanLink Services can be integrated with your Internet and indirect lending channels.

Internet decision support

- Allows members to enter information into a custom application online through CUNA Mutual's LoanLiner.com application
- Can apply the same decision guidelines that your credit union uses for face-to-face or phone channels
- An experienced loan officer can manually review an application and communicate the decision to the member

Indirect decision support

- Increases your credit union's ability to retain indirect loans that might otherwise be lost when your offices are closed
- Connections to DealerTrack, RouteOne, and Credit Union Direct Lending (CUDL)
- Applications are decisioned using your criteria (loan officer review available) then passed back to your LOS for final processing at your credit union

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 aggregators: CUDL, DealerTrac and Route1
- Indirect applications can also be faxed
- Improve non-interest income with loan packaging
- 24/7 application support
- Seamless integration back to your lending platform

Support: multi-channel, 24/7

- Improve capacity to process loans
- Anytime transactions, anywhere
- Increase non-interest income
- Decrease operating expenses
- Cover seasonal and monthly spikes in volumes

People: highly-trained, highly-dedicated

- We hire the best. And train them to be better.
- Stringent training program and thorough evaluation process
- 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 its members
 - Cross-sell production
 - QA averages
 - Product training and industry awareness
- We dedicate an entire team to your credit union and use a process that generates continual feedback

Call service: high quality of service

- Intensive on-boarding training
- Quick, courteous response to calls and member inquiries
- Ongoing monitoring system that results in stellar service delivery
- Service level metrics designed to quantify how well we serve your credit union and its members

Technology: better, quicker, faster

- Application customizable to match process
- Multiple channels provide members "when and where" access
- Integration with LOS and data processing eliminates double-keying and improves productivity
- Automated decisioning based on your parameters
- Networked with aggregators to enhance opportunity with indirect lenders
- LoanLiner.com application/connectivity represents the premier hub of credit union services online

Learn More

Discover what higher lending volumes, stronger cross-sales revenue, and improved efficiency can do for your credit union. To get started or learn more about CO-OP LoanLink Services, visit www.cusn.com or call 888.500.2876 ext 7235.