

# Innovator Sales!

# Wave Goodbye to Fees This Fall!

Lender\*VP is helping you get into business this fall by waiving fees for many of our products and services that you sign-up for before September 1, 2011.

## These fees will be waived for 2 years!

**Meridian Link**  
\$0.60 per submitted app

**Lender on the Road**  
\$0.60 per submitted app

**Dealer Track**  
\$500 setup fee

**Dealer Track**  
\$0.60 per submitted app

**Prime Alliance**  
\$0.60 per submitted app

**247 Lender**  
\$0.50 per modeled app

**Experian AS Level 1**  
\$0.75 per submitted name

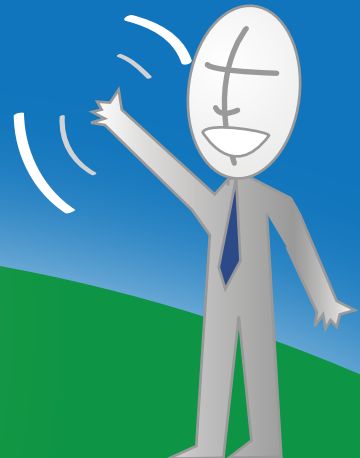
**Credit score update**  
\$500 per run

**Meridian Link**  
\$500 setup fee

**Retailer Direct**  
\$0.60 per submitted app

**Retailer Direct setup fee**  
\$1500 setup fee for first site  
\$500 per additional site

**Lender\*VP**  
CU\*ANSWERS Management Services



Call us today to learn more 616.285.5711  
[lendervp.com](http://lendervp.com)

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## Meridian Link

Meridianlink is another source we provide integration solutions with to deliver indirect loans into the CUBASE system. If you are looking to expand your lending reach into additional lending opportunities this is a tool to consider.

## Lender on the Road

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.

## DealerTrack

DealerTrack is a provider of on-demand software and data solutions for the automotive retail industry in the United States. DealerTrack utilizes the Internet to link automotive dealers with credit unions to service the indirect environment.

## Prime Alliance

Lender\*VP has partnered with Prime Alliance, the premier web-based mortgage tool provider in the industry, to bring you a full suite of real estate solutions. The Prime Alliance platform is a powerful web-based mortgage origination tool that is ready to handle the demands of your staff and exceed your members expectations 24x7, 365 days a year!

Prime Alliance was created by credit unions to ensure that more members become homeowners using credit union financing. Technology alone cannot do that. Solutions can. Prime Alliance is an organization of dedicated credit union, mortgage banking, and technology with over 100 years' combined experience in their respective fields. We have partnered with the largest single network of credit union lenders in the country and the only mortgage solutions provider owned and governed by credit unions.

The platform is web-based, but more than a streamlined internet application. The technology is designed for use by everyone who originates mortgage loans for your credit union.

## Retailer Direct

Retailer Direct is an opportunity for you to provide financing for your customers through a local community financial institution in a secure web environment. Get quick decisions and have automatic paperwork ready to close the deal.

## Automated Decision Model

247 Lender is a custom automated decision model designed to automatically approve loans from any delivery channel that you choose to select and expand your loan services to a 24X7 environment.

How do I get started?

As an old friend once said, "You can't catch a fish unless you have your hook in the water!" This is something new to consider for many of our credit unions. Adopting a decision model may require some new procedures and ways of thinking throughout your organization.

If you want to start using the model but aren't sure how to do it, we can help. Most importantly, recognize that we want to work with you as a partner, so don't hesitate to contact us for help in establishing new procedures, training staff, and setting up your product offerings prior to turning the model on, so that you can take full advantage of its power throughout your organization.

## Credit Score Update

Occasionally credit unions ask us to update credit scores for their members in CU\*BASE, using a file that they provide. This file (sometimes it's an Excel spreadsheet) is typically from a credit bureau and contains just Social Security numbers and credit scores.

Our programming team will write a custom process to import the file, analyze the data, update the credit scores and provide verification reports.

We will update the Open End Loan Contract file (OPENDLF) with the score provided, as well as a "Last Score Date" and employee ID as specified by your credit union. (If the OPENDLF record doesn't already exist for a member, a new one will be created automatically as needed.)

## Experian AS Level 1

In a nutshell, when opening or updating a membership, member data you enter into the CU\*BASE screen can be submitted directly to Experian, and CU\*BASE will return instructions on the results of the authentication. You will be able to correct typos and resubmit up to 3 times before making a decision about the ultimate "pass" or "fail" of the authentication, and any changes you make will be pulled back into CU\*BASE to be used if you proceed to create the membership (no rekeying!).