

# Building the Factory

## I WANT TO MONITOR MY DEALER LOAN PORTFOLIO

Find out how to  
**DETERMINE IF A DEALER  
IS SENDING MORE BAD  
LOANS THAN OTHERS!**

**DON'T HAVE THE TIME  
OR MANPOWER?**

**Xtend** can do it  
for you!

*Simple DIY  
Instructions  
Inside!*

# Building the Factory

## Vol. 7: Tracking Indirect Loan Delinquency

This document is intended to give a credit union a complete road map to create a report useful to lenders, collectors and executive management. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the report using the referenced CU\*BASE options to mine the data and track findings.

### What is the Report?

Review all indirect automobile dealers individually or in groups to track the source of delinquency over a specified period of time. The purpose of this report is show you if a particular dealer is sending a disproportionate number of bad loans to you or to help you discover a pattern of bad loans in certain time periods. Knowing the answers to these questions will make you a better lender, your credit union stronger and ultimately a better choice for your members' money!

### Where Do I Begin?

1. In CU\*BASE, navigate to the **Collections Dashboard** in the Collection Processing (MNCOLL) menu
2. Select the **Collections Dashboard** menu option

### Entering the Selection Criteria

1. On the first screen you can compare up to three different dates in history. You may use the default date or choose to input the dates of your choice.
2. Choose **Dealer** tab toward the bottom of the page.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

## Collections Summary Amounts: All Collections

Branch  (99 = All)      Loan balances to include  All  CU owned portion  Investor owned portion

Yesterday  [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	29,628,152	4,303,592	2,766,926	996,170	426,313	38,121,153	4,189,409
Negative balances	180,628	5,875	2,178	0	0	188,681	2,178
Overline accounts	4,822,034	0	0	0	0	4,822,034	0
Written off loans	50,545	63,333	1,762,482	7,962,344	3,680,362	13,519,066	13,405,188

Last week  [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	45,771,364	4,670,155	2,839,020	896,057	416,418	54,593,014	4,151,495
Negative balances	147,901	4,231	2,178	0	0	154,310	2,178
Overline accounts	5,519,456	0	0	0	0	5,519,456	0
Written off loans	50,620	63,360	1,763,500	7,963,990	3,682,348	13,523,818	13,409,838

Last month  [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	20,424,491	3,572,884	3,059,249	980,508	219,900	28,257,032	4,259,657
Negative balances	184,356	1,988	2,178	0	0	188,522	2,178
Overline accounts	2,340,995	0	0	0	0	2,340,995	0
Written off loans	46,510	63,360	1,763,600	7,965,199	3,682,953	13,521,622	13,411,752

Clear Filter    Category    Collector    **Dealer**    Memo Summary    Toggle Accounts/Amts

Export    Business Unit

Navigation icons: ← → ↑ || ⏏ ⏏ ? @

(3454) 10/10/14

- On the second screen you will then highlight the desired dealership. You may select multiple dealerships by holding the shift button and continuing to highlight dealerships or hold CTRL and select non-consecutive dealers until you have completed your list and hit Enter.

Session 8 CU\*BASE GOLD - Dealer ID

Jump to description starting with

Search for description containing

Code	Description		Code	Description	
1	M & M DODGE				
5	TEST DEALER				
50	TEST DEALER				
100	DEALER 1				
1234	TEST INDIRECT DEALER				

■ Select ↑ ↓

Select All    Unselect All

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- You are returned back to the Collections Summary screen, press **Enter** again to update the information.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

## Collections Summary Amounts: 10 Dealers Selected

Branch  (99 = All)      Loan balances to include  All  CU owned portion  Investor owned portion

Yesterday  [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	1,136,771	245,359	418,510	201,687	7,493	2,009,820	627,690
Negative balances	0	0	0	0	0	0	0
Overline accounts	0	0	0	0	0	0	0
Written off loans	0	7,532	64,452	612,703	376,552	1,061,239	1,053,707

Last week  [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	1,013,123	244,252	436,673	178,399	7,493	1,879,940	622,565
Negative balances	0	0	0	0	0	0	0
Overline accounts	0	0	0	0	0	0	0
Written off loans	0	7,532	64,452	612,905	377,272	1,062,161	1,054,629

Last month  [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	1,101,860	281,132	429,840	194,295	7,493	2,014,620	631,628
Negative balances	0	0	0	0	0	0	0
Overline accounts	0	0	0	0	0	0	0
Written off loans	0	7,532	64,452	613,205	377,272	1,062,461	1,054,929

Clear Filter	Category	Collector	Dealer	Memo Summary	Toggle Accounts/Amts
Export	Business Unit				

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(3454) 10/10/14

- You will now you can see the dollar amount under 'Total Reportable' and the date range of delinquency for the selected dealer(s).
- For further information you can choose the *Toggle Account/Amts* button you can see the volume of accounts that make up that dollar amount.
- From this screen you can also create a graphical representation of the data. This is done by clicking the orange graph box on the right. You can also export the data to Excel or a PDF.



## What Do I Do with the Information?

With this information, you can review and analyze to determine if any adjustments need to be made regarding dealerships. For example – you may consider adjusting reserves or processing fees if you noticed higher delinquency from a particular dealership. Maybe you want to do more or less business with a particular dealership. The results here and your analysis will determine your next step.

## How Do I Follow Up for Long Term Results?

Run this analysis periodically to trend what each dealer is doing or how they have adjusted to changes you made and make your portfolio the most profitable if can be. The volume of indirect loans will be the real driver of frequency for this report. Whatever makes the most sense for your credit union, either monthly or quarterly. The important part is to run the report. Establish a benchmark and follow up on a consistent basis.

# Campaign Form



Don't have time to complete this or another campaign yourself? Let Xtend do the work for you. Assuring we meet and exceed your expectations is very important to us. The information below will be utilized for quality assurance purposes. This form serves as your formal written consent for Xtend to deliver messages using the CU\*BASE Member Connect Program on your behalf. Once completed please return to the Business Support Representative Team via email to [info@xtendcu.com](mailto:info@xtendcu.com)

I agree to all of the terms & conditions of this Member Connect message request, as specified above.

<b>Credit Union Name</b>		<b>Date Submitted</b>	
<b>CU #</b>		<b>Employee Name</b>	
<b>CU ID</b>		<b>Email Address</b>	

<b>Campaign Topic</b>	_____ (Example: Auto Loans)
<b>Campaign Date</b> (Preferred Option week - 1)	Week of _____
<b>Campaign Date</b> (Preferred Option week - 2)	Week of _____

## Form of Outbound Communication

Outbound Calls	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>It's Me 247</b> Online Banking Secure Message	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email Message	<input type="checkbox"/> Yes <input type="checkbox"/> No	Lobby Banners	<input type="checkbox"/> Yes <input type="checkbox"/> No
OBC Post (only available for Member Reach clients)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mailer	<input type="checkbox"/> Yes <input type="checkbox"/> No



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**CU\*Answers Management Services**

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