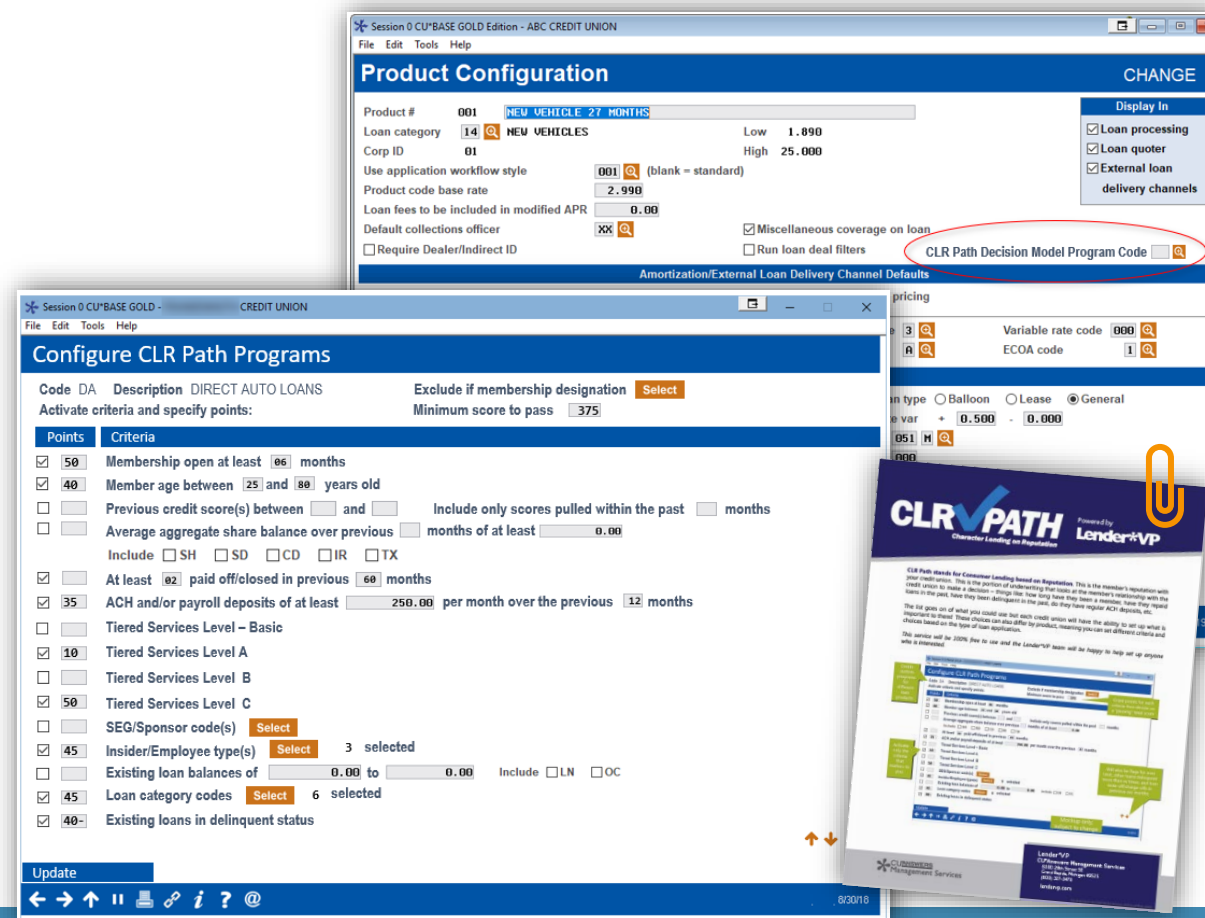




A NON-FICO DECISION MODEL FOR THE GRAY AREAS

HIGHLIGHTING WHAT YOU KNOW IS MORE IMPORTANT THAN WHAT EVERYONE KNOWS

- A decade ago, did you predict you would be a model-based lender?
 - Are you still waiting?
- By the end of 2020, CU*Answers will offer 4 different model approaches
 - 3 of them are based on what everyone knows
 - 1 of them will be based on what you know
- How will you blend these models? What do you predict for a decade from now?



Mockups only; subject to change

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Configure CLR Path Programs

Code DA Description DIRECT AUTO LOANS Exclude if membership designation **Select**

Activate criteria and specify points: Minimum score to pass

Points	Criteria
<input checked="" type="checkbox"/> 50	Membership open at least <input type="text" value="06"/> months
<input checked="" type="checkbox"/> 40	Member age between <input type="text" value="25"/> and <input type="text" value="80"/> years old
<input type="checkbox"/> <input type="text" value=""/>	Previous credit score(s) between <input type="text" value=""/> and <input type="text" value=""/> Include only scores pulled within the past <input type="text" value=""/> months
<input type="checkbox"/> <input type="text" value=""/>	Average aggregate share balance over previous <input type="text" value=""/> months of at least <input type="text" value="0.00"/>
	Include <input type="checkbox"/> SH <input type="checkbox"/> SD <input type="checkbox"/> CD <input type="checkbox"/> IR <input type="checkbox"/> TX
<input checked="" type="checkbox"/> <input type="text" value=""/>	At least <input type="text" value="02"/> paid off/closed in previous <input type="text" value="60"/> months
<input checked="" type="checkbox"/> 35	ACH and/or payroll deposits of at least <input type="text" value="250.00"/> per month over the previous <input type="text" value="12"/> months
<input type="checkbox"/> <input type="text" value=""/>	Tiered Services Level – Basic
<input checked="" type="checkbox"/> 10	Tiered Services Level A
<input type="checkbox"/> <input type="text" value=""/>	Tiered Services Level B
<input checked="" type="checkbox"/> 50	Tiered Services Level C
<input type="checkbox"/> <input type="text" value=""/>	SEG/Sponsor code(s) Select
<input checked="" type="checkbox"/> 45	Insider/Employee type(s) Select 3 selected
<input type="checkbox"/> <input type="text" value=""/>	Existing loan balances of <input type="text" value="0.00"/> to <input type="text" value="0.00"/> Include <input type="checkbox"/> LN <input type="checkbox"/> OC
<input checked="" type="checkbox"/> 45	Loan category codes Select 6 selected
<input checked="" type="checkbox"/> 40-	Existing loans in delinquent status

Update

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8/30/18

Create custom programs for different loan products

Grant points for each criteria then decide on a "passing" total score

Activate only the criteria that matters to you

Will also be flags for over limit, other loans delinquent more than xx times, and loan write-off/charge-offs in previous xxx months

Mockup only; subject to change