

CLR Path Decision Advisor

(Character Lending on Reputation)



Underwriting Decisions Based on What You Already Know About Your Members

INTRODUCTION

CLR Path (Character Lending on Reputation) is a new non-FICO approach to lending that uses your unique relationship with your members to help you make underwriting decisions. Pronounced “clear path,” this new feature evaluates the strength of your relationship with the member based on what is already in CU*BASE and gives a loan approval recommendation without needing to pull (or pay for) a credit score!

*Due to the cooperative model at CU*Answers, all CU*BASE credit unions can use CLR Path tools for FREE!*

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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WHAT IS CLR PATH?

The CLR Path feature allows you to “score” a member based on what you already know about them, without pulling a credit report. Let’s learn more about this feature “in a nutshell.”

CLR PATH UNDERWRITER ADVISOR – DECIDE BASED ON WHAT YOU ALREADY KNOW ABOUT THE MEMBER

- **Learn More:** *FAQs: Page 5.*

CLR Path (Character Lending on Reputation) is a non-FICO approach to lending that uses your unique relationship with your members to help you make underwriting decisions. Pronounced “clear path,” this feature evaluates the strength of your relationship with the member based on what is already in CU*BASE and gives a loan approval recommendation without needing to pull (or pay for) a credit score!

*Due to the cooperative model at CU*Answers, all CU*BASE credit unions can use CLR Path tools for FREE!*

Interested in learning more? Check out the CU*Answers Store page devoted to CLR Path: <https://store.cuanswers.com/product/clr-path/>

CONFIGURING CLR PATH PROGRAM TEMPLATES

- **Learn More:** *Page 9.*

Configurable, customizable, and FREE, CLR Path evaluates data you already own – most of which the credit bureaus don’t even know – such as how long the membership has been open, member age, account balances, loan history, and ACH/payroll deposits. You give points for each criterium, and can even give negative points for attributes such as delinquency. You can configure as many CLR Path program templates as you wish.

This section also covers what tables (files) and columns (fields) CLR Path uses.

RUNNING A CLR PATH PROGRAM AGAINST YOUR ENTIRE MEMBERSHIP

- **Learn More:** *Page 14.*

From the configuration, you can run the entire membership of your credit union against a program by selecting it and then Test. Data on the membership will appear on a following screen.

RUNNING A CLR PATH PROGRAM AGAINST A FILE

- **Learn More:** *Page 16.*

You can also from a separate tool, run a file of members against a program. The confirmation window shows the total number of members in the file and the number of members who would receive a passing score. *This is especially helpful with campaigns, such as a 1Click Offers campaign.*

ATTACHING A CLR PATH PROGRAM TEMPLATE TO A LOAN PRODUCT AND RUNNING CLR PATH WHEN LENDING

- ***Learn More:*** *Page 18.*

Once the CLR Path program template is configured, it can be attached to a loan product. During the loan application process, if the loan is attached to this loan product, the CLR Path criteria are run against the member.

The CLR Path Decision Advisor runs at the time of the loan application and gives a score for the primary member. (Joint Owners and non-members will not be evaluated.) You can also run the member against a selected program template and view prior scores attached to the membership via Action codes.

FREQUENTLY ASKED QUESTIONS

When is CLR Path run?

If a CLR Path configuration is associated with the loan product attached to the loan, the CLR Path Decision Advisor score is run during the loan application process before the loan officer moves to the Loan Summary screen.

Additionally, you can run a CLR Path score by selecting **Tool #53 Process Member Applications**, entering a member number, and then choosing the Action Code *CLR Decision – Run*.

How much does it cost to use the CLR Path Decision Advisor?

Use of the CLR Path tool is free, one of the many benefits of belonging to the cooperative network.

What are the supported loan types?

All loan types that are configurable by your credit union can use CLR Path. There are no database restrictions.

Does CLR Path support automatic approvals?

No. At this time, automatic approvals are not supported. After running CLR Path, your credit union can use your policies and procedures to evaluate the results to help you make your final approval determination.

Are CLR Path result records purged? Where are they retained? Does the system retain the result when a loan is paid off?

If the CLR Path result record is not attached to a booked loan, the CLR Path result record is purged after 93 days.

When the loan officer books the loan, the loan suffix is added to the CLR Path result table (CLRPRESULT). This score and associated report # are not purged and are retained even when the loan is paid off.

What counts as a passing CLR Path score?

Your credit union will enter a minimum score to pass in the CLR Path program configuration.

The member receives a passing score if their calculated score is equal to or greater than your minimum score. A passing score appears in green on the Loan Application Summary screen. (A red score indicates a failing score.)

Are joint owners or non-members evaluated with CLR Path?

No. Only the primary borrower is evaluated for a CLR Path score. CLR Path is not run on joint owners or non-members.

Can we have different sets of criteria? Can we have multiple criteria for a loan product?

Yes and no. There is no limit to the number of program templates you can build to hold your decision parameters, but only one CLR Path program template can be attached to a loan product at any time.

Do specific criteria need to be met for CLR Path to be run on a loan?

No. CLR Path does not require specific criteria to run the score calculation. When the loan officer works on the loan application, the CLR Path program template associated with the loan product runs automatically.

Can you assign negative points towards the calculation of a CLR Path score?

Yes. If a criterion is activated in the CLR Path configuration (configured in **Tool #1110 Configure CLR Path Criteria**), a value is required, and negative points are allowed. For example, you can give negative points to members who have written off or charged off loans.

Can a member receive zero points for a criterion in a CLR Path score?

If the number 0 appears in the “Earned Points” column of the CLR Path decision detail, the scoring used the criterion, but the member did not meet the requirements to receive points. For example, the member might not have a loan when points are given for having a loan balance.

Why am I not seeing results for all configuration criteria in my member’s CLR Path score?

CLR Path results are calculated using criteria that are checked (active) in the configuration (configured in **Tool #1110 Configure CLR Path Criteria**).

If you leave a criterion unchecked in the configuration, the member will not be evaluated on that metric, and it will not appear in the decision results.

Remember that the member was scored based on the configuration settings at the time they were scored. If the configuration was subsequently changed, this will not be reflected in a score run prior to the change.

Are soft pull credit scores considered when evaluating with CLR Path?

Yes. CLR Path uses soft pull credit scores when evaluating a member on the credit score criterion.

Is the member evaluated for the delinquency of loans that are paid off or closed?

The CLR Path configuration allows you to evaluate a member on the criterium of *Loans (active and closed) have been delinquent more than XX times*.

When you elect to include this specific criterium in the program template (by checking it in **Tool #1110 Configure CLR Path Criteria**), members run against the program are scored based on the delinquency of current as well as closed loans.

Can you exclude members with specific membership designations from having CLR Path run on their loans?

Yes. The configuration (accessed by selecting **Tool #1110 Configure CLR Path Criteria**) allows you to exclude membership designations. Any program template that excludes a membership designation is not run against a loan of a member with that membership designation.

Am I limited to one CLR Path score per day?

A CLR Path score is calculated the first time a loan application runs each day. Any subsequent running of the loan application that same day will not result in another score being calculated.

To run another score, use **Tool #53 Process Member Applications** and action code *CLR Decision – Run*. Select the member and the program template and the system will calculate another score.

Another more obscure way to get a second score in the same day is to change the CLR Path program template associated with the loan product itself. In this case, when the loan application is accessed, the system would calculate a new score with the different template.

What happens when the member has more than one CLR Path score?

If you use **Tool #53 Process Member Applications**, select the member, and then Action Code *CLR Decision – View Results*, and the member has multiple CLR Path scores, a window will display listing all the scores with the *CLR Path Report #*. From there, you can select to view the detail of each score. (If only one score is available for the member, you will automatically move to the detail screen.)

Can I print the CLR Path score breakdown?

Yes. There is a print button on the CLR Path score detail screen allowing you to archive the member's score and details to ProDOC. You can also use this button to print this information to a printer.

Can I delete a configured CLR Path program template code?

You cannot delete a CLR Path program template code (configured in **Tool #1110 Configure CLR Path Criteria**) if it is attached to a pending loan

application. To delete the code, first delete the application or book the loan attached to that program template.

Is the CLR Path score on the Summary Loan Application screen for the current day?

Yes. The CLR Path score displayed on the Summary Loan Application screen is always for the current day.

Will the CLR Path score appear on the Loan Creation screen?

Yes, if appropriate. The CLR Path score conditionally displays the *CLR Path report #* field if a score was run for the loan application.

CONFIGURING CLR PATH PROGRAM

CLR Path program templates evaluate data already in the system such as how long the membership has been open, the member's age, account balances, loan history, and ACH/payroll deposits. In the configuration you give points for each criterium and can even give negative points for criterium such as delinquency.

To configure a CLR Path program template, use **Tool #1110 Configure CLR Path Criteria**.

This will take you to the entry screen listing your configured program templates. You can also edit, copy, delete, and view existing templates from this screen. *(Test is covered in the next section of the booklet. This allows you to test your entire membership against a template.)*

Configure CLR Path Criteria (Tool #1110)

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To create a new program template, use **Add** (F5)

CLR Path Program Configuration Screen Detail

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

CLR Path Program Configuration ADD

Code Description Exclude if membership designation Select 0 selected

Activate criteria and specify points: Minimum score to pass

Y/N	Points	Criteria
<input type="checkbox"/>	<input type="text"/>	Membership open at least <input type="text"/> months
<input type="checkbox"/>	<input type="text"/>	Member age between <input type="text"/> and <input type="text"/>
<input type="checkbox"/>	<input type="text"/>	Most recent credit score between <input type="text"/> and <input type="text"/> (if pulled within the past <input type="text"/> months)
<input type="checkbox"/>	<input type="text"/>	Average aggregate share balance over the previous <input type="text"/> months of at least <input type="text" value="0"/>
<input type="checkbox"/>	<input type="text"/>	Include <input type="checkbox"/> SH <input type="checkbox"/> SD <input type="checkbox"/> CD <input type="checkbox"/> IR <input type="checkbox"/> TX
<input type="checkbox"/>	<input type="text"/>	At least <input type="text"/> paid off loans in previous <input type="text"/> months
<input type="checkbox"/>	<input type="text"/>	Previous paid off loan balance higher than <input type="text" value="0"/>
<input type="checkbox"/>	<input type="text"/>	ACH and/or payroll deposits of at least <input type="text" value="0"/> per month over previous <input type="text"/> months
<input type="checkbox"/>	<input type="text"/>	Tiered services level-Basic
<input type="checkbox"/>	<input type="text"/>	Tiered services level A
<input type="checkbox"/>	<input type="text"/>	Tiered services level B
<input type="checkbox"/>	<input type="text"/>	Tiered services level C
<input type="checkbox"/>	<input type="text"/>	SEG/Sponsor code Select 0 selected
<input type="checkbox"/>	<input type="text"/>	Insider/Employee type Select 0 selected
<input type="checkbox"/>	<input type="text"/>	Loan balances of <input type="text" value="0"/> to <input type="text" value="0"/>
<input type="checkbox"/>	<input type="text"/>	LOC balances of <input type="text" value="0"/> to <input type="text" value="0"/>
<input type="checkbox"/>	<input type="text"/>	Loan category codes Select 0 selected
<input type="checkbox"/>	<input type="text"/>	Loans currently in delinquent status
<input type="checkbox"/>	<input type="text"/>	Loans currently over limit
<input type="checkbox"/>	<input type="text"/>	Loans (active or closed) have been delinquent more than <input type="text"/> times
<input type="checkbox"/>	<input type="text"/>	Loan write-off/charge-offs in previous <input type="text"/> months

Add/Update

← → ↑ || 🖨️ 🔗 ⓘ ? @ FR (7052) 10/12/20

The top of the screen allows you to identify the program template, to exclude accounts of certain membership designations, and to activate the program and supply a passing score.

Field Descriptions

Field Name	Description
Code	Enter a code to be used when connecting this program template to a loan product or when running CLR Path independently of loan processing.
Description	Enter a description identifying this program.
Exclude if membership designation (x selected)	Use the Select button to select specific membership designation. This program will not be run against memberships of these membership designation(s).
Activate criteria and specify points: Minimum score to pass	Minimum number allowed for this field is 1 (one). Use this to activate this program template and to set the minimum passing score. (Members having this score or greater will receive a passing score.)

In the next section of the screen are the criteria you can use to develop your program template. Give points for the criterium you wish to use. You can give negative points. **To activate the criterium, you must check the box to the left.** Otherwise, the criterium is not used in the evaluation when the program template is run. This allows you to have different criteria for each program.

Members do not need to meet any special criteria to have a program template run against them as they do with 247 Lender.

A member can receive zero points for a criterium in the CLR Path results. If you do not check a criterium, it will not show in the CLR Path results detail screen and will not be used to calculate the score. If you subsequently alter the program template, the existing results will still show results based on the criterium used when the score was originally calculated.

- NOTE: The final score is saved in the CLRPRESULT table (file).

Field Descriptions (With Tables/Files and Columns/Fields Used)

Membership open at least x months	<p>Enter a number of months to go back to look for an open date.</p> <ul style="list-style-type: none"> • The system checks the Master table (file) and the Open Date column (field).
Member age between x and x	<p>Primary member's age is between x and x months.</p> <ul style="list-style-type: none"> • The system checks the Master table (file) and the Birthdate column (field) and runs an age Query.
Most recent credit score between x and x (if pulled in the past x months)	<p>Credit scores in credit score history table fall between specified range. The system will look back the specified number of months to find the score.</p> <ul style="list-style-type: none"> • NOTE: Soft pull credit scores are evaluated. • The system checks the most recent score in the CRBCSH table (file) in the previous number of months provided.
Average aggregate share balance over the previous x months of at least x (include SH/SD/CD/IR/TX)	<p>The number of months to go back and check for a balance of at least x dollars.</p> <p>The system will look at the types of accounts specified for this balance.</p> <ul style="list-style-type: none"> • The system uses the MBRBAL table (file) and the EOM Balance columns (fields) to calculate a total. Then this is divided by the # of months. The Comparison data will show the total. • NOTE: Since the MBRBAL file is an EOM file, the scoring only uses full calendar months and does not include the current months.
At least x paid off loans in the previous x months	<p>The specified number of loans have been paid off in the specified number of months.</p> <ul style="list-style-type: none"> • The system uses the ACHIST5 and ACHIST6 tables (files) and looks for the WRTOFF column (field) with a value of 0 (zero). The payoff count also uses the CLODAT column (field) against today's date.
Previous paid off loan balance higher than x	<p>The dollar amount to check against the distribution limit of loans.</p> <ul style="list-style-type: none"> • The system sums the DBLIMT column (field) in the ACHIST5 and ACHIST6 tables (files) and also ensures that the value of the WRTOFF column (field)

	is 0 (zero). Then it takes a sum of the disbursement amount and compares to the criteria that is entered in the configuration.
ACH and/or payroll deposits of at least x per month over previous x months	<p>The dollar amount to check for ACH or payroll deposits.</p> <p>The number of months to go back to check for these deposits.</p> <ul style="list-style-type: none"> The total ACH deposits for each month individually has to be at least the dollar amount in the configuration. The system checks the HTRANS1 file for Transaction Types 16 and 18 and looks at the date range chose in the configuration. Important note: This configuration uses calendar months. For example, if you select two (2) months, the system identifies the 1st day of the current month (i.e., 3/1/2024) and subtracts 1 day (i.e., 2/29/2024) and 2 months (i.e., 1/1/2024) to identify the total value of ACH/payroll deposits to a member's account for each period (in this example 1/1/2024 to 1/31/2024 and 2/1/2024 to 2/29/2024). The member must have received \$xxx of ACH/payroll deposits for each of these months. <i>Additionally, for the "previous x month" enter a number <=12, unless special arrangements are made with the availability of the transaction files on the system. Contact Asterisk Intelligence for more information about extensions.)</i>
Tiered services level-Basic	<p>Primary member is Tiered Service Level Basic.</p> <ul style="list-style-type: none"> The system looks at the score in the TIERDL table (file).
Tiered services level A	<p>Primary member is Tiered Service Level A.</p> <ul style="list-style-type: none"> The system looks at the score in the TIERDL table (file).
Tiered services level B	<p>Primary member is Tiered Service Level B.</p> <ul style="list-style-type: none"> The system looks at the score in the TIERDL table (file).
Tiered services level C	<p>Primary member is Tiered Service Level C.</p> <ul style="list-style-type: none"> The system looks at the score in the TIERDL table (file).
SEG/Sponsor code (x selected)	<p>Use the Select button to move to a screen where you can select the SEG/Sponsor codes. When you return to this screen, the number selected will appear.</p> <p>The system looks for the presence of this code in the membership.</p> <ul style="list-style-type: none"> The system looks for the selected Seg code(s) in the MASTER table (file).
Insider/Employee types (x selected)	<p>Use the Select button to move to a screen where you can select the Insider/Employee types. When you return to this screen, the number selected will appear.</p> <p>The system looks for the presence of this type in the membership.</p> <ul style="list-style-type: none"> The system looks for the selected Insider/Employee types in the MASTER table (file).
Loan balance of x to x	The system reviews the range of dollar amounts to look for closed-end loan accounts.

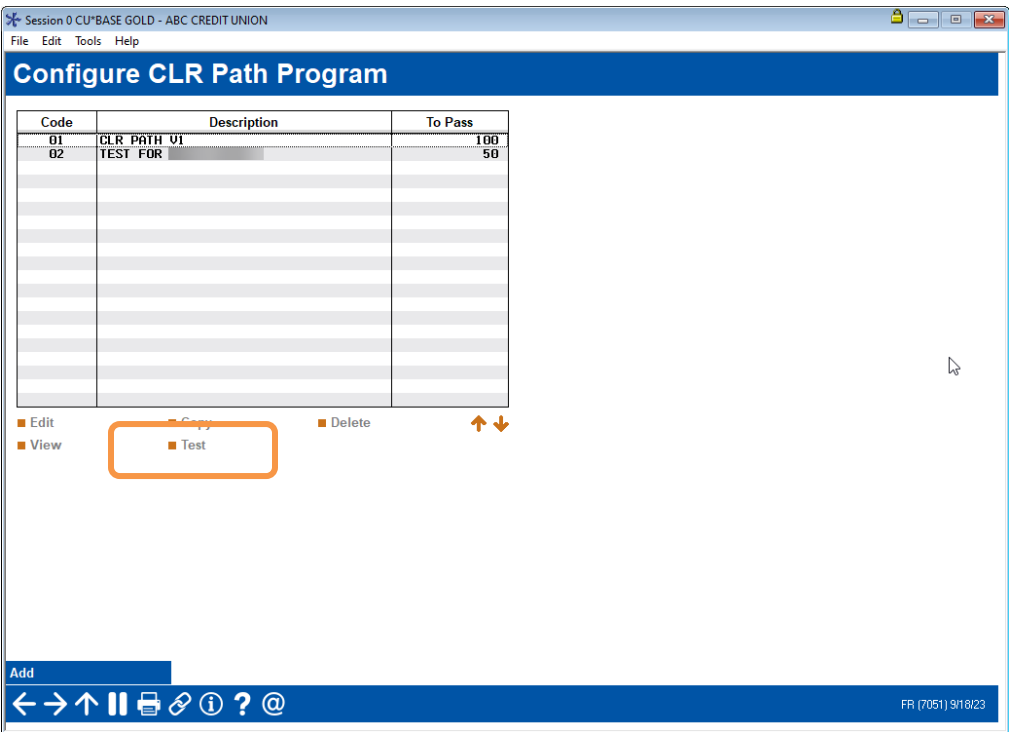
	<ul style="list-style-type: none"> The system reviews the MEMBER5 table (file) and tallies a total of combined balances on loans by account base that have a status of Active.
LOC balances of x to x	<p>The system reviews the range of dollar amounts to look for of open-end loan accounts.</p> <ul style="list-style-type: none"> The system reviews the MEMBER6 table (file) and tallies a total of combined balances on loans by account base that have a status of Active.
Loan category code (x selected)	<p>Use the Select button to move to a screen where you can select the Loan categories. When you return to this screen, the number selected will appear.</p> <p>Look for the presence of this code in the loan of the membership.</p> <ul style="list-style-type: none"> The system reviews both the MEMBER5 and MEMBER6 tables (files) and looks for loans with the selected loan categor(ies).
Loans currently in delinquent status	<p>The system will check if any of the member's existing loans are delinquent.</p> <ul style="list-style-type: none"> The system reviews both the MEMBER5 and MEMBER6 tables (files) and looks for loans where the DLQBAL column (field) is not 0 (zero).
Loans currently over limit	<p>The system will check if any of the member's existing loans are overlimit.</p> <ul style="list-style-type: none"> The system reviews the MEMBER5 and MEMBER6 tables (files) and looks for loans where the CURBAL column (field) value is > (greater than) the DBLMT column (field).
Loans active or closed have been delinquent more than x times	<p>The system will check if any of the members loans (open or closed) are delinquent more than the selected number of times.</p> <ul style="list-style-type: none"> NOTE: You can use this criterium to give negative points for both open and closed loans. The system reviews the MASTER table (file) and the DELQCT column (field). NOTE: There is no "previous xx months" timeframe associated with this criterium. The value in the DELQCT column (field) equals the total number of times a loan is/was delinquent for every loan for the member in the MEMBER5, MEMBER6, ACHIST5, and ACHIST6 tables (files).
Loan write-offs/ charge-offs in previous x months	<p>The system will check if the member has any written off or charged off loans in the previous selected number of months.</p> <ul style="list-style-type: none"> The system reviews the LNWRTOFF table (files) and the WOACCTBS and WOWDATE columns (fields).

When all criteria changes are made, use Update (F5) to return to the entry screen which will show the program templates created.

TESTING EFFECTIVENESS OF PROGRAM AGAINST YOUR ENTIRE MEMBERSHIP

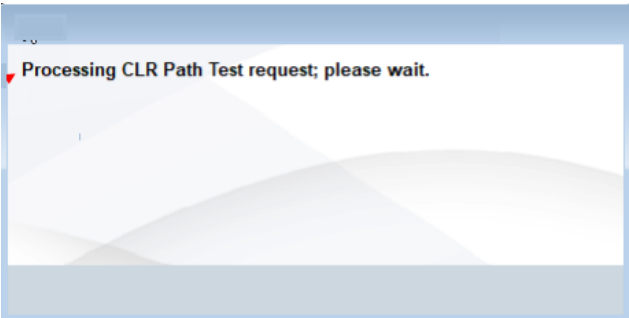
From the configuration covered in the previous section, you can test a program against your entire membership to see how many members would pass, fail, and the range of scores. These scores are all based on the CLR Path program selected. This can be helpful to establish the effectiveness of your CLR Path program. From the final screen, you can even export the passing members to a table (file) for further analysis in Report Builder (Query).

CLR Path Program Configuration Screen (Tool #1110)



To test a program against your entire membership, select the program from the list of configured programs and then **Test**. A *Processing message will appear as the system scans your entire membership.*

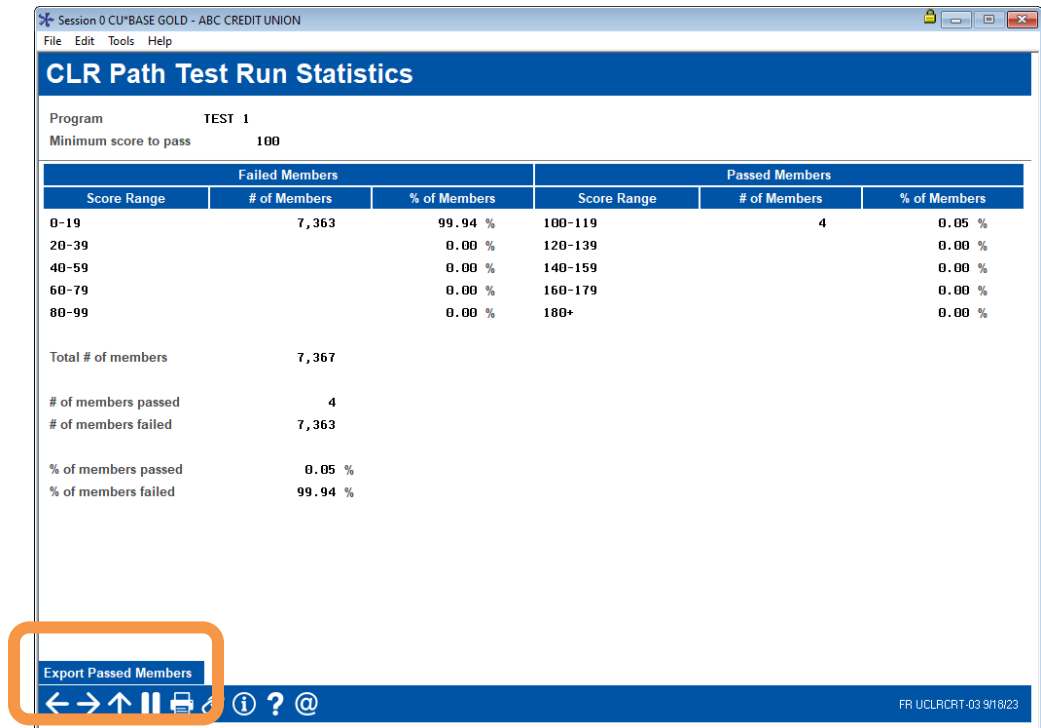
Processing Message



After the processing message appears, the results can be viewed in the *CLR Path Test Run Statistics* dashboard (shown below). The screen shows a breakdown of your membership by their score. Additionally, you can see the number and percent that pass and fail the selected program.

- The passing and failing score are based on the configured CLR Path program.
- No scores are saved to the membership since this is a test.

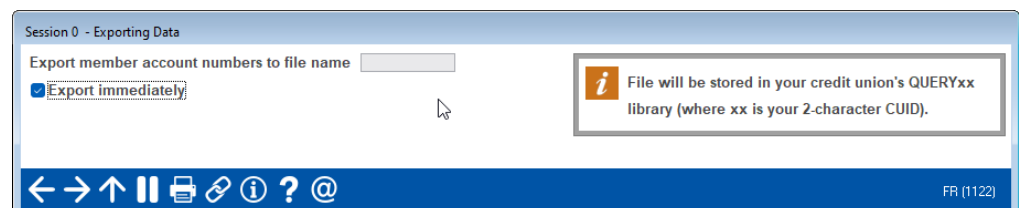
Results Screen – Membership Scan



The screenshot shows the 'CLR Path Test Run Statistics' dashboard. At the top, it indicates 'Session 0 CU*BASE GOLD - ABC CREDIT UNION'. Below the title bar, there's a menu with 'File', 'Edit', 'Tools', and 'Help'. The main content area has a blue header with the title 'CLR Path Test Run Statistics'. Below this, it shows 'Program TEST 1' and 'Minimum score to pass 100'. The dashboard is divided into two main sections: 'Failed Members' and 'Passed Members'. Each section has a table with columns for 'Score Range', '# of Members', and '% of Members'. The 'Failed Members' table shows a total of 7,363 members with a 99.94% failure rate. The 'Passed Members' table shows a total of 4 members with a 0.05% pass rate. At the bottom left, there is a button labeled 'Export Passed Members' which is highlighted with an orange box. The bottom of the screen features a navigation bar with various icons and a status bar on the right that reads 'FR UCLACAT-03 9/18/23'.

Failed Members			Passed Members		
Score Range	# of Members	% of Members	Score Range	# of Members	% of Members
0-19	7,363	99.94 %	100-119	4	0.05 %
20-39		0.00 %	120-139		0.00 %
40-59		0.00 %	140-159		0.00 %
60-79		0.00 %	160-179		0.00 %
80-99		0.00 %	180+		0.00 %
Total # of members		7,367			
# of members passed		4			
# of members failed		7,363			
% of members passed		0.05 %			
% of members failed		99.94 %			

From this dashboard you can export a list of members with a passing score to a file by using **Export Passed Members**. A screen will appear allowing you to enter your filename.



The screenshot shows the 'Session 0 - Exporting Data' screen. It has a title bar with 'Session 0 - Exporting Data'. Below the title bar, there's a text input field for 'Export member account numbers to file name'. Below this, there's a checkbox labeled 'Export immediately' which is checked. To the right of the input field, there's a mouse cursor icon. At the bottom right, there's an information box with an 'i' icon and the text: 'File will be stored in your credit union's QUERYxx library (where xx is your 2-character CUID)'. The bottom of the screen features a navigation bar with various icons and a status bar on the right that reads 'FR (1122)'.

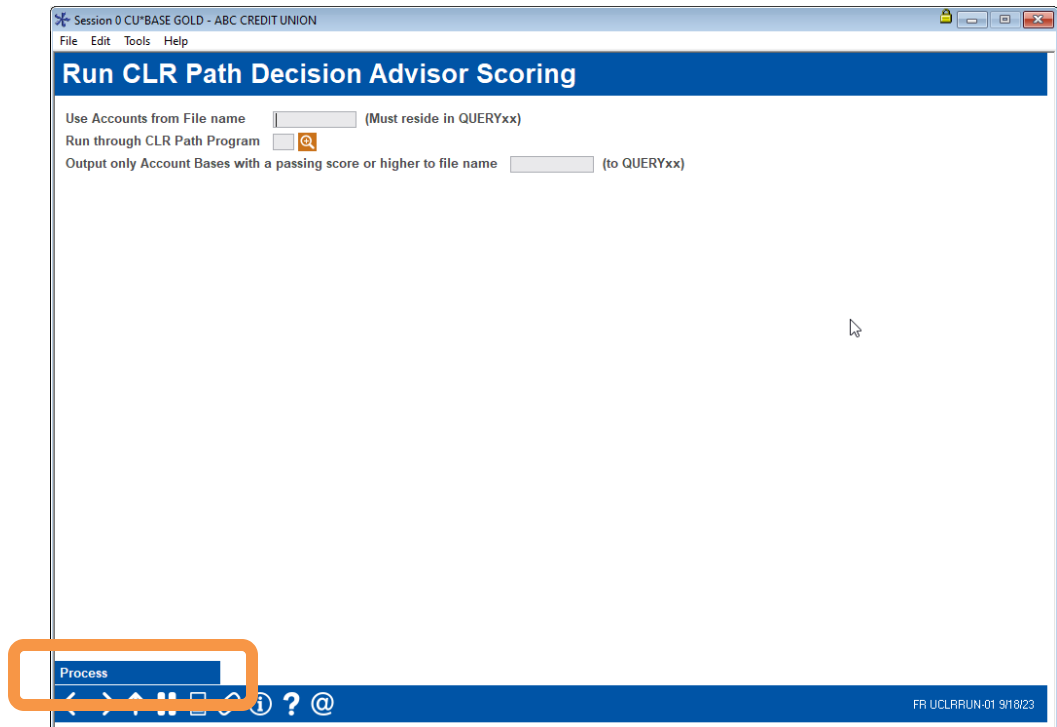
Use Enter. Only the account base numbers will be exported to the file (of passing members).

RUNNING PROGRAM AGAINST TABLE (FILE)

You can also run a defined file against a CLR Path program and export members with a passing score (based on the program) to an output table (file).

- This original table (file) must be in your QueryXX library. The output table of passing members is also saved to that location.
- This feature is especially handy when creating a table (file) for a 1Click campaign configured in Tool #1340.

Run CLR Path Decision Advisor (Tool #1029)



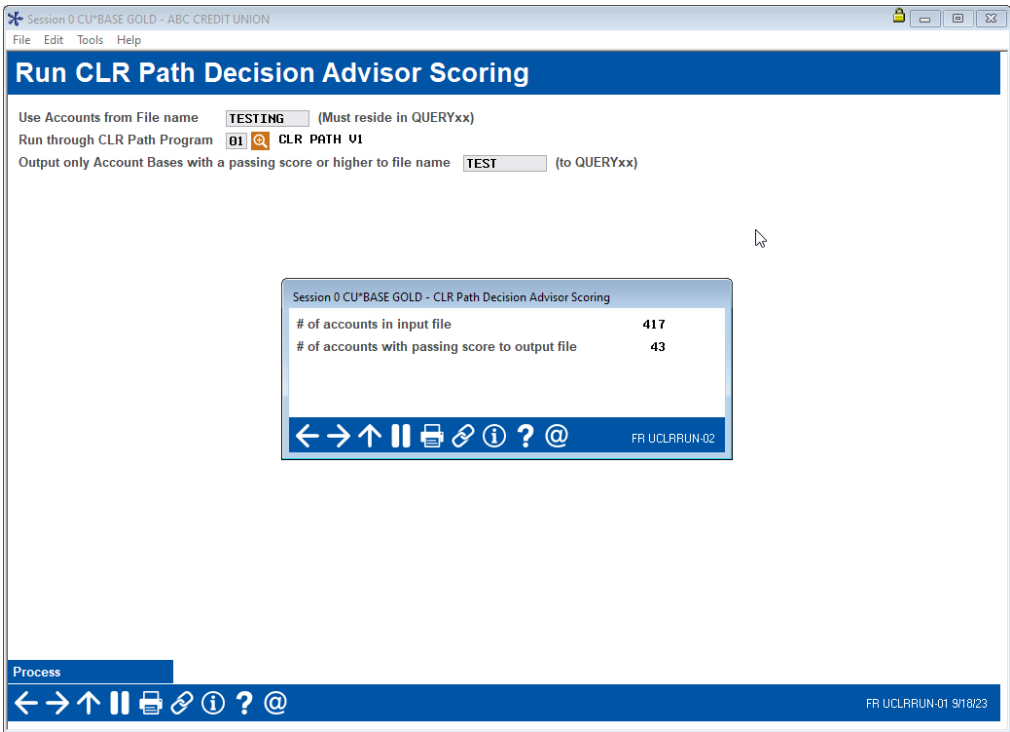
To run the table (file) against a program, use **Tool #1029 Run CLR Path Decision Advisor**. Enter the table (file) you are using to run the program against in the first field, select the CLR Path program using the lookup, and then enter the output file in the final field.

- Configuring a program is covered in on page 9.
- The first file must be saved to QUERYxx and have the membership as the first record in the file.

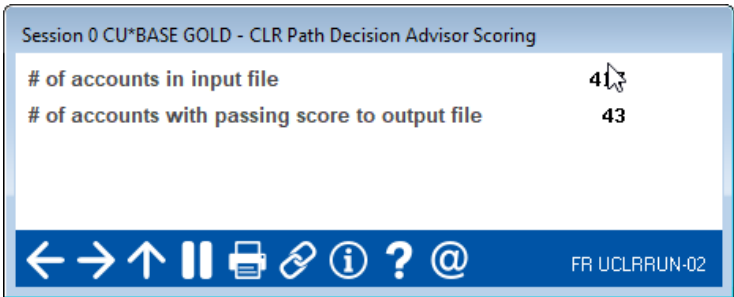
Use **Process** to continue to the confirmation window.

Once you run the file against the program, a window will appear letting you know the number of memberships in the original file and the number of members that received a passing score who are now saved to the resulting file. This passing score is based on the program configuration.

Popup Window Shows Number of Passing Accounts



Closeup of Popup Window



RUNNING CLR PATH DECISION ADVISOR SCORING AGAINST A LOAN CATEGORY

ATTACHING A CLR PATH PROGRAM TEMPLATE TO A LOAN PRODUCT

Once the CLR Path program template is configured, it is then attached to a loan product. During the loan application process, if the loan is attached to this loan product, the CLR Path scoring criteria is run against the member.

To attach a CLR Path program template to a loan product use **Tool #470 *Loan Product Config.*** Then select *General Info.* The field for entering the program template code appears in the center of the loan product screen. Only one code can be attached to a loan product at a time.

Loan Product Config (Tool #470), “General Info”

Session 0 - SUCCESS CREDIT UNION

File Edit Tools Help

Product Configuration

CHANGE

Product # 002 NEW VEHICLE 72 MONTHS			
Loan category 14 NEW VEHICLES	Low 1.740		
Corp ID 01	High 25.000		
Use application workflow style 001 (blank = standard)			
Product code base rate 2.500			
Loan fees to be included in modified APR 0.00			
Default collections officer XX	<input checked="" type="checkbox"/> Miscellaneous coverage on loan		<input type="checkbox"/> Run loan deal filters
<input type="checkbox"/> Require Dealer/Indirect ID	CLR Path program code TD		

Amortization/External Loan Delivery Channel Defaults

Variant 0.000	Rate 0.000	- Or -	<input checked="" type="checkbox"/> Use risk-based pricing
----------------------	-------------------	--------	--

Frequency code M	Purpose 01	Delinquency code 3	Variable rate code 000
# of payments 72	Security code 02	Collateral type A	ECOA code I

Loan Quoter Defaults

<input checked="" type="checkbox"/> Quote multiple payments		<input type="checkbox"/> Payment in final	
Variant 0.000 <input type="radio"/> + <input type="radio"/> -	Rate 2.500	Loan type <input type="radio"/> Balloon <input type="radio"/> Lease <input checked="" type="radio"/> General	
# of payments and frequency	A) 072 M	B) 063 M	C) 051 M
Amortization term for balloon loans	A) 000	B) 000	C) 000

Recalculate
Rate History

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FR (3272) 8/18/21

The CLR Path Decision Advisor runs at the time of the loan application and gives a score for the primary member. (Joint Owners and non-members will not be evaluated). You can also run the member against a selected program template and view prior scores attached to the membership via Action codes.

RECEIVING A CLR PATH SCORE DURING THE LOAN APPLICATION PROCESS

One way you can run a CLR Path score for a member is to run it while creating a loan application. The CLR Path program template used is the code that's attached to the loan product used in the loan request.

The CLR Path score is shown on the Summary screen. This screen shows the CLR Path score. The score is in green if the member's score is equal to or greater than the minimum score to pass. The score is in red if the score is less than the minimum score to pass.

Loan Application Summary Screen

Loan Application #385605: Summary Applicant Only

Applicant: [Name]

Assets/Net Worth			
Total assets	55,000	Total credit limit	0
Total debts	31,100	Outstanding	0
Net worth	23,900	Available	0
		Total debt	31,100

Loan deal filters result: Review Run Deal Filters

Income/Expenses	Annually (X)	Quarterly (X/4)	Monthly (X/12)	Weekly (X/52)
Gross	0	0	0	0
Mortgage expense	0	0	0	0
Secured expense	6,747	1,686	562	129
Unsecured expense	0	0	0	0
Total expense	6,747	1,686	562	129

Applicant: **Credit score 839**
CLR Path score 225
CLR Path Decision

Ratio Percentages	Score	Class A	Class B	Class C	
Total exp/tot income	.00 %	A	0 to 0.04	0.04 to 0.06	0.06 to 999.99
Unsecured/tot income	.00 %	A	0 to 0.15	0.15 to 0.35	0.35 to 999.99
Mortgage exp/tot income	.00 %	A	0 to 0.00	0.00 to 0.02	0.02 to 999.99
Total debts/tot income	.00 %	C	0 to 0.00	0.00 to 0.00	0.00 to 999.99
Total credit lmt/tot income	.00 %	C	0 to 0.00	0.00 to 0.00	0.00 to 999.99
Loan to value	56.5 %	With New Loan			

Underwriting Comments

Save/Done Plastics/OTB Without New Loan View CU Loans View Credit Report

Loan Req & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc/Comments	Summary	Print

(5204)A 10/21/20

The CLR Path score shown is always for the current day. Each day the member is only scored against the program criteria the first time the loan application is accessed.

In order to calculate another score, use the Action Code covered in the next section of this booklet. Another more obscure way to calculate a new score is to attach a different program template to the loan product associated with the loan request.

To view the detail of the score, use the *CLR Path Decision* button to access the *CLR Path Results* screen, which shows a breakdown of the score.

CLR Path Results Screen

Session 0 CU*BASE GOLD

File Edit Tools Help

CLR Path Decision Model Results

Member **MARY BORROWER**

CLR Path report # 27 Minimum score to pass 600

CLR Path score 35 Run on 09/17/2020 Time 15:16:59 Program MODEL 1

Criteria	Earned Points
Member open at least 12 months	50
Member age between 18 and 45	0
Previous credit score(s) between 700 and 999 Include only scores pulled within the past 12 months	0
Average aggregate share balance over the previous 12 months of at least \$100,000.00	0
At least 1 paid off/closed loans in the previous 12 months	0
Previous paid off loan balance higher than \$1,000.00	50
ACH and/or payroll deposits of at least \$1,000.00 per month over previous 12 months	25
Tiered services Level C	0
SEG/Sponsor code	10
Insider/Employee type	0
Existing loan balances of \$1,000.00 to \$2,000.00	0
Existing LOC balances of \$1,000.00 to \$2,000.00	0
Loan category codes	0
Existing loans in delinquent status	50
Existing loans over limit	0
Existing loans (active or closed) have been delinquent more than 4 times	100
Loan write-off/charge-offs in previous 12 months	0

Print

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FR (7049) 10/08/20

On this screen you see the CLR Path report number, the minimum score to pass, the member's score and the criteria used to calculate that score.

- NOTE: The CLR Path score uses the criteria active in the program template configuration at the time the member is scored. If a criterium is not listed, that means that the member was not scored on that item. A zero score can be given. This means that the member was scored and received no points toward a passing score.

From this screen, you can print the details of the score and can archive these results using ProDOC. *Follow your credit union warranty.*

If available, the CLR Path Report Number can be found on the Loan Creation screen.

CLR Path Loan Creation Screen

The screenshot shows the 'Loan Creation' window for 'Session 0 - ABC CREDIT UNION'. The window has a menu bar (File, Edit, Tools, Help) and a title bar. The main content area is divided into several sections:

- Loan Information:** Loan account # (ANGELA), Loan category (14 NEW VEHICLES), Application # (385605), Co-borrower, Open date (Oct 21, 2020), and Account open reason code.
- Note Information:** Assign account type (605), Low (605), High (609), and a checkbox for 'Include in open-end loan contract'.
- Approval and Verification:** Approval ID, Collector ID (XX), Interviewer ID (96), File verification date (Dec 20, 2020), and Credit report # (60). The 'CLR Path report # 60' is highlighted with an orange box.
- Additional Information:** A section with checkboxes for Collateral, Link to dealer, Additional signers, Variable rate loan, Account nickname, Automatic transfer, Participation loan, Payment matrix, Credit card maintenance, Payroll deduction, Disburse funds, Pledged shares, and ACH maintenance. A 'Selected forms' section shows 'Select' and 'selected'.
- Footer:** A blue bar with navigation icons (back, forward, up, down, print, etc.) and a status bar showing '(2346) 10/21/20'.

This score can be viewed using the *CLR Decision – View Results* Action code covered in the following section.

RUNNING A CLR PATH SCORE USING AN ACTION CODE

You can also separately run a member against a CLR Path program template using an Action code. In this manner it is possible for you to run a member against different template and criteria to receive a different score.

To calculate a CLR Path score on a member use the Loan Action code *CLR Decision – Run*.

Following are some reasons you may decide to use this option.

- Since only one CLR Path score can be run on a member each day per loan application, you may use the Action code access point to run the member against a different program template to receive additional scores in the same day.
- You may wish to run the member against CLR Path outside of the loan application process, such as to assist in making a decision about a new checking account or other service.

To access the Action Code screen where you can select to run additional CLR Path program templates against the member use **Tool #53 Process Member Applications**, enter an account number and use Enter. Because an action code is not entered, the *Member Loan File Action Code* screen will appear allowing you to select the appropriate code.

Member Loan File Action Code Screen

Code	Description
LR	Loan Request
WE	Work With Existing Loan Request
CR	Request Credit Report
VC	View Stored Credit Report file
CL	CLR Decision Model - Run
CV	CLR Decision Model - View Results
CH	Credit Score History
XS	Cross Sales Tracking
DA	Denied Applications Inquiry
HH	Household Database Update
OL	Loan Recap (Active Loans For Which Borrower Is Responsible)
IN	Member Inquiry
LC	Open End Loan Contract / Risk-Based Credit Score Info
PH	Phone Inquiry
PA	Print/View Last Application

To run a CLR Path program template against the member to receive a score, select the *CLR Decision – Run* action code.

You will be presented a screen allowing you to select the CLR Path program template you wish to use.

Select a CLR Path Program Template

Use the lookup and use Enter and the *CLR Path Results* screen shown on page 20 will appear for that program.

VIEWING A CLR PATH SCORE USING AN ACTION CODE

To view CLR Path scores previously run for the member, use the Action Code *CLR Decision – View Results*. (Access to this screen is covered in the previous section.)

Member Loan File Action Code Screen

Session 0 CU*BASE GOLD - Member Loan File Action Codes

Action code

Code	Description
LR	Loan Request
WE	Work With Existing Loan Request
CR	Request Credit Report
VC	View Stored Credit Report file
CL	CLR Decision Model - Run
CU	CLR Decision Model - View Results
CM	Credit Score Warning
XS	Cross Sales Tracking
DA	Denied Applications Inquiry
HH	Household Database Update
OL	Loan Recap (Active Loans For Which Borrower Is Responsible)
IN	Member Inquiry
LC	Open End Loan Contract / Risk-Based Credit Score Info
PH	Phone Inquiry
PA	Print/View Last Application

☐ Select

If the member has multiple CLR Path results, the following screen will appear. This lists the CLR Path Report Number. From here, select a score to move to the *CLR Path Results* screen shown on page 20.

If only one score exists for the member, you will move directly to the *CLR Path Results* screen shown on page 20.

Multiple CLR Path Result Reports

[illegible]

TELLERS AND MEMBER SERVICE REPRESENTATIVES ACCESS CLR PATH SCORES

Tellers and MSRs can get a new CLR Path score or see an existing one from the **Decision Advice** tab with the new **Get Advice** and **See Advice** buttons (shown to the right.) *If the feature is not activated, you can access the CU*Answers store to sign up.*

Find these buttons on the *Verify Member* screen for Phone Operator, Inquiry, standard teller (Tool #1), and Member Transfer (Tool #516).

Individual Account

SSN/TIN: [Redacted] Birthdate: Dec 13, 2000

Name: L TESTMEMBER

Account #: [Redacted] Name ID: NT Corp ID: 01

Mother's maiden name: TEST

Driver's license: L5555555

Decision Advice

Get Advice Trying to decide whether to waive a fee, hold a check, or grant an exception?

See Advice Use CLR Path to get advice based on what only YOU know about this member!

CLR PATH Character Lending on Reputation

Brought to you by **Lender*VP**

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	5,075.00	5,050.00	2/24/23	.	.	Go!	Go!	0	0	.	.	.	.
110	CHECKING	1,000.00	1,000.00	2/10/23	.	.	.	.	0	0	.	.	.	.

You can also find the score on the *New Account Creation* screen when opening a suffix for the member.

New Account Creation

Corp ID: 01 Member branch: 01

Account base: [Redacted] Date membership opened: Dec 12, 1964

Name: JOHN MEMBER

Application: ☐ Reason code: ☐

Type	Description	Low	High
AA	TEST	110	111
AB	BUSINESS ALL-IN	097	099
AI	ALL-IN SAVINGS	090	096
BC	BUSINESS CLUB	003	006
BS	BUSINESS/ORG SAVINGS	001	001
BU	BUSINESS CHECKING	110	115
BW	BUSINESS WEALTH BLDG	070	070
CC	CHRISTMAS CLUB	051	051
CF	CONSUMER FICA	071	072
CK	REGULAR CHECKING	110	112
EC	ESCROW	030	033
ED	COVERDELL SHARES	024	024
ES	EDUCATION SAVINGS	040	040
EV	ENVOY CHECKING	110	119

CLR PATH Character Lending on Reputation

Get Advice (Advice has not been run yet for this member)

Navigation: Skip, ATM/Debit Card Maint, Open CD, Loans, Cross Sales, OTB/Cards

Footer: FR (2418) 3/27/23