F✱EL

Forecasted Underwritten Express Lending

The FUEL Decision Model allows your credit union to continue operating after branches hours and decision loan applications automatically. FUEL offers a fully customizable decision model with multiple templates for an agnostic approach based on individual credit union needs.

With this new tool and process the loan application work flow will remain unchanged, but when requesting a credit report through the bureau(s) for your credit union, a custom decision will be returned based on the rules you have in place.

Lender✱VP

Overview:
The decision model comes with three standard templates (Direct, Indirect, Unsecured) with static attributes to be customized for your credit union. Those standard items are credit score, DTI, number of open trades, LTV, and # of open trades. Those attributes can be designed to determine a pass, review, or fail response based on the results. There is no change in the work flow from the current application process for staff in CU*BASE.

How it Works:
After filling out the loan request and application information, initiate a credit report to run the applicant information against the decision model. The credit report and decision model will both be returned to CU*BASE for review. Based on the configurations in place this could trigger an auto approval, decline, or filter fail. Applications that can not pass the decision model will need to be manually reviewed.

Timeline:
CU*A Managed: We will schedule a Zoom meeting to go over the configurations for the templates and which delivery channels the decision model should be configured for.

Credit Union Managed: Complete the below questionnaire and return to Lender*VP. Once the decision model is complete we will schedule a time to review and activate the decision model.

Credit Bureau Authorization Request Forms will be completed stating the bureau and model to facilitate credit report requests. Fill out attached form and return to lendervp@cuanswers.com to complete onboarding.

Please allow two weeks from all documents being returned for Lender*VP to review and schedule a call to activate the decision model.

Pricing:

Included in the one-time onboarding cost is a set of three unique templates created by Lender*VP covering the market needs such as – indirect, direct and unsecured loans. Each template will have parameters and options to that can be adjusted based on need.

Additionally, you can choose a fully customizable and build your templates from the extensive list of attributes available. Regardless if you use existing choices or build from the ground up – you will have the support of Lender*VP to consult during the process and train your team to hit the ground running.

$3500.00 one-time cost

Includes three preconfigured and distinct templates

- Template parameters are adjustable

- On going cost of $0.05 per decision

- **FREE** annual tune up

- Model modifications $25 per request

- Additional and optional templates $500

Sync1 Decision Model

Available Attributes

Each Attribute can be set with a value of greater than, less than, equal to, not equal to, and less/greater than or equal to

#30 Day Late Payments	Address Mismatch	Months at Lender
#60 Day Late Payments	Any Alerts on Credit	Months at Residence
#90 Day Late Payments	Report	Months on Bureau
# of Foreclosures	Applicant Age 18+	Month on Job
# of Bankruptcies	Charge Off Amounts	Net Disposable Income
# of Charge Offs	Collection Amounts	Net Income
# of Collections	Credit Score	OFAC Hit
# of Consumer Counsult-ing Accounts	Current Address out of State	Oldest Tradeline in Months
# of Inquires	Self Employed	Payment-to-Income
# of Loans at Lender	Debt	Revolving Debt Limit
# of Paid off Auto/Mort-gage Trades	Debt-to-Income	Vehicle Age
# of Open Trades	Gross Income	Vehicle Mileage
#of Active/Past Due Trades	Loan Amount	Warning Code
# of Public Records	Member Y/N	Matrix Options
# of Trade Lines	Loan Term in Months	
# of Warning Codes	Loans to Yearly Income	
# of Repossessions	LTV	
	MLA Match	

Sync1 Decision Model

Additional Attributes

In addition to the attributes a matrix can be set to determine rate by combining two attributes:

# of Open Trades	Loan Term in Months	Months
# of Public Records	Loan to Yearly Income	Payment-to-Income
# of Trade Lines	LTV	Revolving Debt Limit
Credit Score	Months at Residence	Vehicle Age
Debt	Month on Job	Vehicle Mileage
Debt-to-Income	Net Disposable Income	Warning Code
Gross Income	Net Income	
Loan Amount	Oldest Tradeline in	

Custom Decision Model Questionaire

Credit Union Name

Please answer the below questions, based on the question address the value, applicant type, and time frame.

Minimum Requirements- A fail on any item will return credit score and manual review decision

Question	Answer	Value	Applicant
Applicant Age > 18	Answer		Applicant
Currently Self Employed	Answer		Applicant
Current Address Out of State	Answer		Applicant
Months on Job	Answer		Applicant
Months at Residence	Answer		Applicant
Gross Income	Answer		Applicant
OFAC Hit	Answer		Applicant

≡ 🗑 Applicant Age is 18 or older Yes ˅ for all Applicants ˅

≡ 🗑 Currently Self-Employed No ˅ for all Applicants ˅

≡ 🗑 Current Address is out of State No ˅ for all Applicants ˅

≡ 🗑 Months on job must be equal to ˅ a value of 0 _____ for Any borrower ˅

≡ 🗑 Months at residence must be greater than or equal to ˅ a value of 0 _____ for Any borrower ˅

≡ 🗑 Gross Income must be equal to ˅ a value of $0 _____ for Any borrower ˅

≡ 🗑 Loan Amount must be less than or equal to ˅ a value of $0 _____

Credit Requirements- A fail on any value will return a manual review

Question	</> or =	Value	Applicant	Timeframe
Charge off	</> or =		Applicant	
# of public records	</> or =		Applicant	
Any alerts on credit report	</> or =		Applicant	
# 60 Day Late Payments	</> or =		Applicant	
# 90 Day Late Payments	</> or =		Applicant	
# of Inquires	</> or =		Applicant	
# of Foreclosures	</> or =		Applicant	
# of Repossessions	</> or =		Applicant	
Month on Bureau	</> or =		Applicant	
# Past Due & Active Trades	</> or =		Applicant	
# of Charge Offs	</> or =		Applicant	
# of Bankruptcies	</> or =		Applicant	
Payment to Income	</> or =		Applicant	
Debt to Income	</> or =		Applicant	

Online Credit Bureau Access Setup Form

CU*ANSWERS
A Credit Union Service Organization

Credit Union Name: _____ CU#:_____ CU ID_____

Contact Name:_____ Phone:_____

Please double-check all codes for accuracy; code numbers and passwords must be exact in order for credit bureau pulls to work properly!

☐ MLA active on credit report *(This applies to all bureaus)*

Equifax   Contact: Equifax Customer Service, cust.serv@equifax.com or 1-800-944-6000 #4

System to System Member Number: _____
   *(NOTE: Must be a unique number for the CU*BASE online system.)*
Security Digits: _____

TransUnion   Contact: Transunion Customer Service, 1-800-916-8800

Bureau Market: _____ *2 numeric characters*

Sub Bureau Market: _____ *2 numeric characters*

Industry Code: _____ *1 alpha character*

Member Code: _____ *Max. 7 numeric characters*

Password: _____ *Max. 4 alphanumeric characters*

Experian   Contact: Todd Sebold, todd.sebold@experian.com or 224-698-8216

Preamble: _____ *4 alphanumeric characters*
Subscriber Number: _____ *7 numeric characters*
Password: _____ *3 alphanumeric characters*

Other Preferred Settings

☐ Allow loan application debt records to be filled in from credit report trade line data
☐ Prompt for credit report pull upon creation of a new loan request

Data Retention Preferences

☐ Will use the standard periods for retaining credit report data online in CU*BASE
   (Summary=6 months, Decision=6 months, Detail=2 months unless linked to loan account)
OR

☐ Would prefer the following retention periods (we understand that additional charges will apply for longer retention periods):
   Summary: _____ months   Decision: _____ months   Detail: _____ months

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Return the completed form to CU*Answers
Attn: Lender VP, Fax # 616-285-0825 or
lendervp@cuanswers.com

Please complete the separate 247 Lender Startup Form if you wish to implement the 247 Lender decision model.

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Lender*VP
cuanswers.com/lendervp