

COMING SOON!

CLR Path stands for Consumer Lending based on Reputation. This is the member's reputation with your credit union. This is the portion of underwriting that looks at the member's relationship with the credit union to make a decision – things like: how long have they been a member, have they repaid loans in the past, have they been delinquent in the past, do they have regular ACH deposits, etc.

The list goes on of what you could use but each credit union will have the ability to set up what is important to them! These choices can also differ by product, meaning you can set different criteria and choices based on the type of loan application.

This service will be 100% free to use and the Lender*VP team will be happy to help set up anyone who is interested.

	Session 0 CU*BASE GOLD -	CREDIT UNION		- - ×
Create custom	File Edit Tools Help Configure CLR Path Programs			
programs for different loan products	Code DA Description DIRECT AUTO LOANS Activate criteria and specify points:		Exclude if membership designation Se Minimum score to pass 375	Create a sinte for a set
	Points Criteria		a "passing" total score	
	✓ 50 Membership open at least e6 months ✓ 40 Member age between 25 and 80 years old □ Previous credit score(s) between □ and □			
			and a months	
		Previous credit score(s) between and Include only scores pulled within the past months Average aggregate share balance over previous months of at least 0.00		past months
	Include SH			
Activate only the criteria that matters to you	Tiered Services Level – Basic 10 Tiered Services Level A		months	
			250.00 per month over the previous 12 m	onths
				Will also be flags for over
	Tiered Services L			limit, other loans delinquent
	50 Tiered Services L			more than xx times, and loan
	SEG/Sponsor cod 45 Insider/Employee		cted	write-off/charge-offs in previous xxx months
	Existing loan bal	JP ⁰ (0)	0.00 Include LN OC	
	✓ 45 Loan category codes Select 6 select			
	✓ 40- Existing loans in	delinquent status		
				↑ ↓
	Update		Mockup	
	← → ↑ ॥ 昌 ♂ i	?@	subject to	change 8/30/18

*Mockups ONLY, Subject to change

CU<u>*ANSWERS</u> Management Services

Lender*VP

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