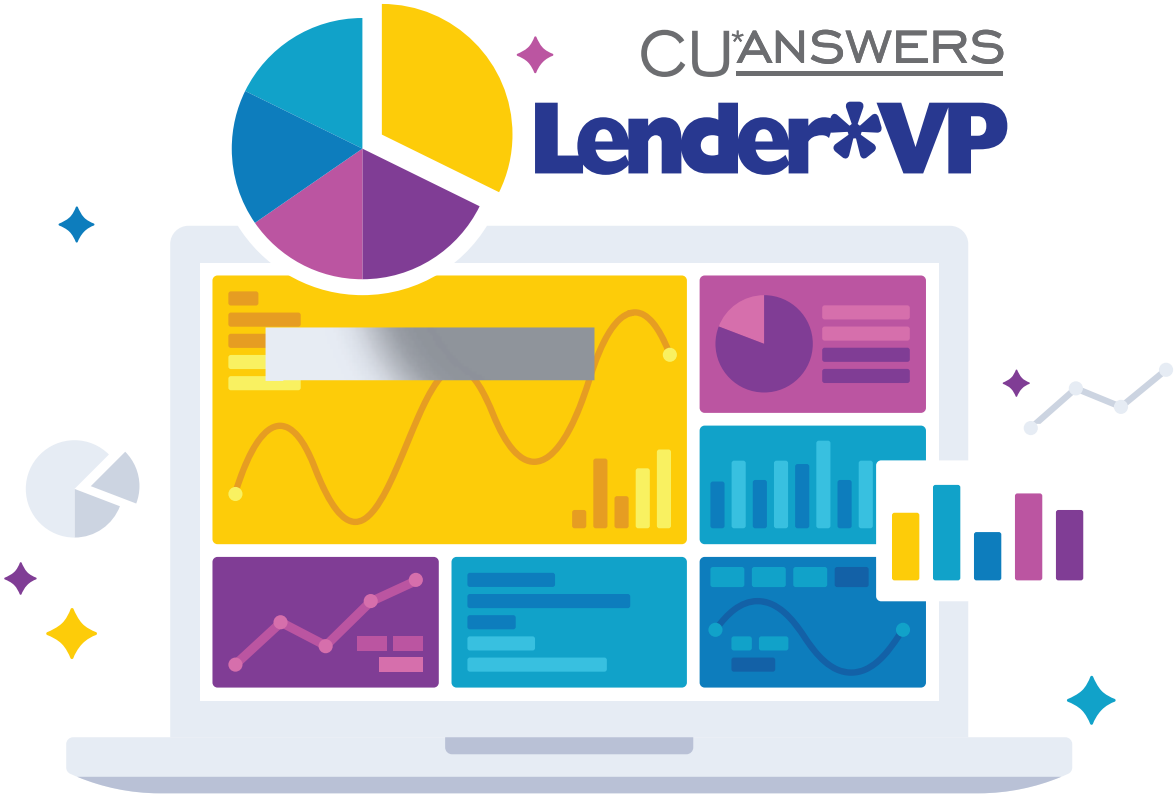


CU*ANSWERS

Lender*VP

Lending & Collections

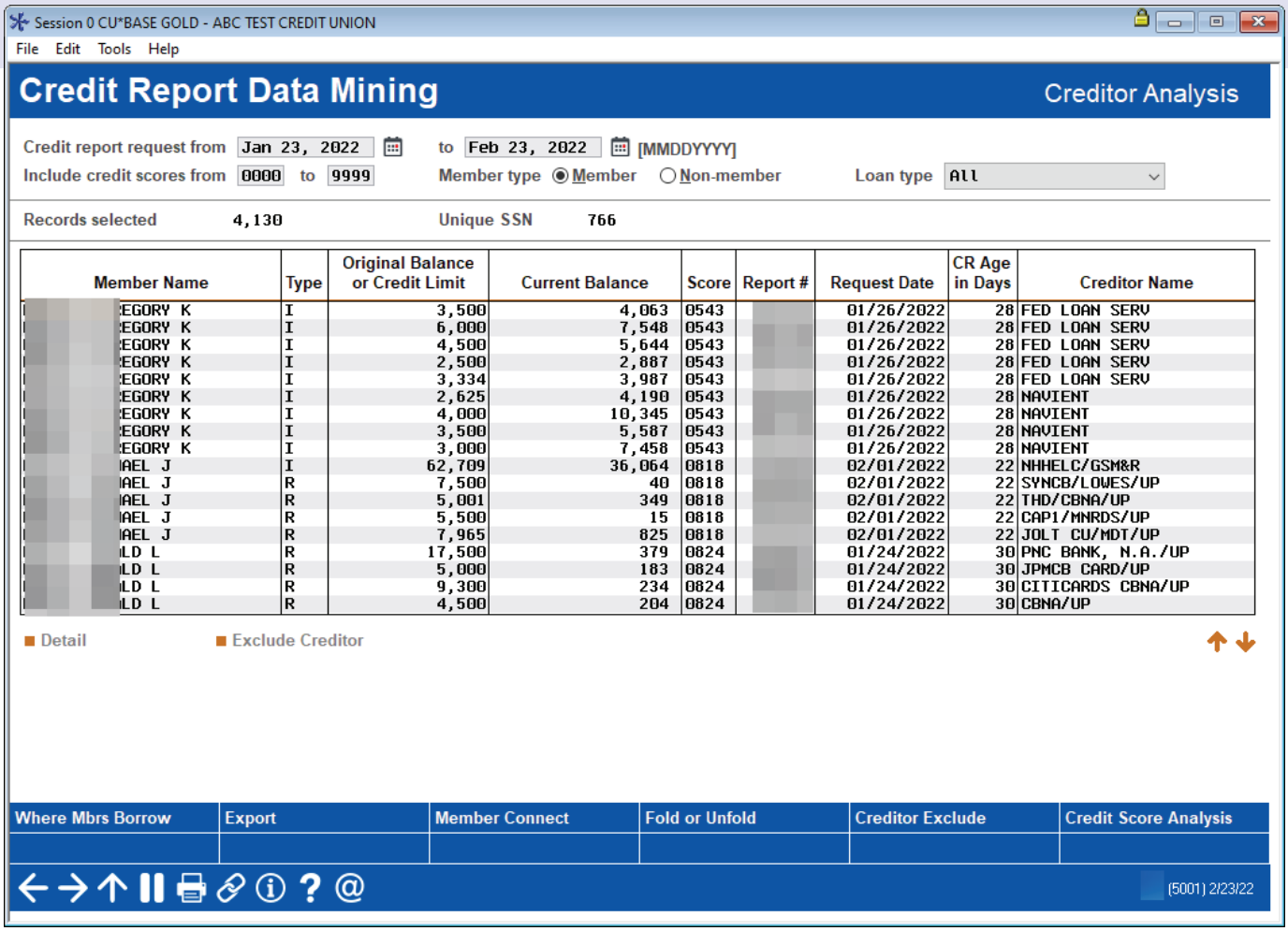
Our Favorite Dashboards and Reports

CU*BASE is the premiere ASAP (Ask See Act Profit) toolset that provides everything you need right at your fingertips. Use these dashboards to analyze and mine your data for opportunities, and then connect with members for new business.

Credit Report Data Mining Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"Use this dashboard to subdivide your credit bands into specific campaigns focused on actual products that members have elsewhere.Then speak directly to Group A that is shopping for payment versus Group B that is looking for the best rate available. Act on this opportunity to understand your audience and make an offer."



Member Name	Type	Original Balance or Credit Limit	Current Balance	Score	Report #	Request Date	CR Age in Days	Creditor Name
EGORY K	I	3,500	4,063	0543		01/26/2022	28	FED LOAN SERV
EGORY K	I	6,000	7,548	0543		01/26/2022	28	FED LOAN SERV
EGORY K	I	4,500	5,644	0543		01/26/2022	28	FED LOAN SERV
EGORY K	I	2,500	2,887	0543		01/26/2022	28	FED LOAN SERV
EGORY K	I	3,334	3,987	0543		01/26/2022	28	FED LOAN SERV
EGORY K	I	2,625	4,190	0543		01/26/2022	28	NAVIENT
EGORY K	I	4,000	10,345	0543		01/26/2022	28	NAVIENT
EGORY K	I	3,500	5,587	0543		01/26/2022	28	NAVIENT
EGORY K	I	3,000	7,458	0543		01/26/2022	28	NAVIENT
AEL J	I	62,709	36,064	0818		02/01/2022	22	NHHELC/GSM&R
AEL J	R	7,500	40	0818		02/01/2022	22	SYNCB/LOWES/UP
AEL J	R	5,001	349	0818		02/01/2022	22	THD/CBNA/UP
AEL J	R	5,500	15	0818		02/01/2022	22	CAP1/MNRDS/UP
AEL J	R	7,965	825	0818		02/01/2022	22	JOLT CU/MDT/UP
LD L	R	17,500	379	0824		01/24/2022	30	PNC BANK, N.A./UP
LD L	R	5,000	183	0824		01/24/2022	30	JPMCB CARD/UP
LD L	R	9,300	234	0824		01/24/2022	30	CITICARDS CBNA/UP
LD L	R	4,500	204	0824		01/24/2022	30	CBNA/UP

What you can analyze with this dashboard:

The Credit Report Mining dashboard shows all credit scores for a member. These scores come from the Credit Score History file and include all scores pulled from all channels. Use this dashboard to see if multiple credit reports have been pulled on a given individual by a date range, and to see how these scores compare as part of a trending analysis.

How to access this dashboard:

Access this dashboard by selecting ***Tool #318 Credit Report Data Mining***.

EFT Portfolio Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"The number one reason to use the EFT dashboard is to identify unused ATM/debit and credit cards. Then either make an offer or reduce risk by closing out cards. Also use this dashboard to review short-term unused cards to evaluate if you are "losing the love" of a member. Follow this with a "How do I keep you?" proposition."

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

EFT Card Portfolio Dashboard — Card Summary Analysis

BIN type: All

January 2022 EOM summarized.

BIN	Type	Available Cards: Used Last 30 Days # Cards	Used Last 30 Days # Members	Unused Last 30 Days # Cards	Unused Last 30 Days # Members	Closed Cards # Cards	Closed Cards # Members	Hot Cards # Cards	Hot Cards # Members	Total Cards # Cards	Total Cards # Members
	ATM			1	1	2,533	1,821	1	1	2,535	1,823
	ATM			32	30	2,234	1,678	8	8	2,274	1,710
	CREDIT	3,319	2,962	1,535	1,309	33	21	1,500	1,000	6,387	4,123
	CREDIT	495	262	244	172	220	116	1,714	349	2,673	396
	CREDIT	9,300	8,369	4,462	3,870	7,757	6,089	13,831	7,484	35,350	13,107
	CREDIT	89	79	356	235	281	257	285	185	1,011	478
	DEBIT	34,730	29,221	9,931	8,657	63,587	24,651	4,741	4,106	112,989	41,839
	DEBIT					15,655	8,443	7	7	15,662	8,446
	DEBIT	1,626	1,286	1,033	811	2,270	1,031	276	229	5,205	2,255
Total ATM				33	31	4,767	3,177	9	9	4,809	3,206
Total debit		36,356	30,487	10,964	9,458	81,512	28,365	5,024	4,335	133,856	45,332
Total credit		13,203	11,512	6,597	5,496	8,291	6,400	17,330	8,880	45,421	17,561
Card totals		49,559	34,073	17,594	13,922	94,570	31,053	22,363	12,192	184,086	48,970

Use in the BIN column to drill-down to the BIN Transaction Analysis. BINs that are suspended & no longer offered are highlighted.
Click any column heading to sort.

ASTERISK INTELLIGENCE

EFT Trx Analysis | Export Full List | Member Connect | Analyze Unused | Data Source

(4964) 2/23/22

What you can analyze with this dashboard:

This dashboard allows you to review statistics on your ATM, debit, and credit card data. Data is available on the screen for cards used during the last month closed cards, hot cards, and total cards. From this screen you can view transaction analysis, analyze groups of members' relationship to your credit union, and view data on cards that have not been used in the previous thirty days.

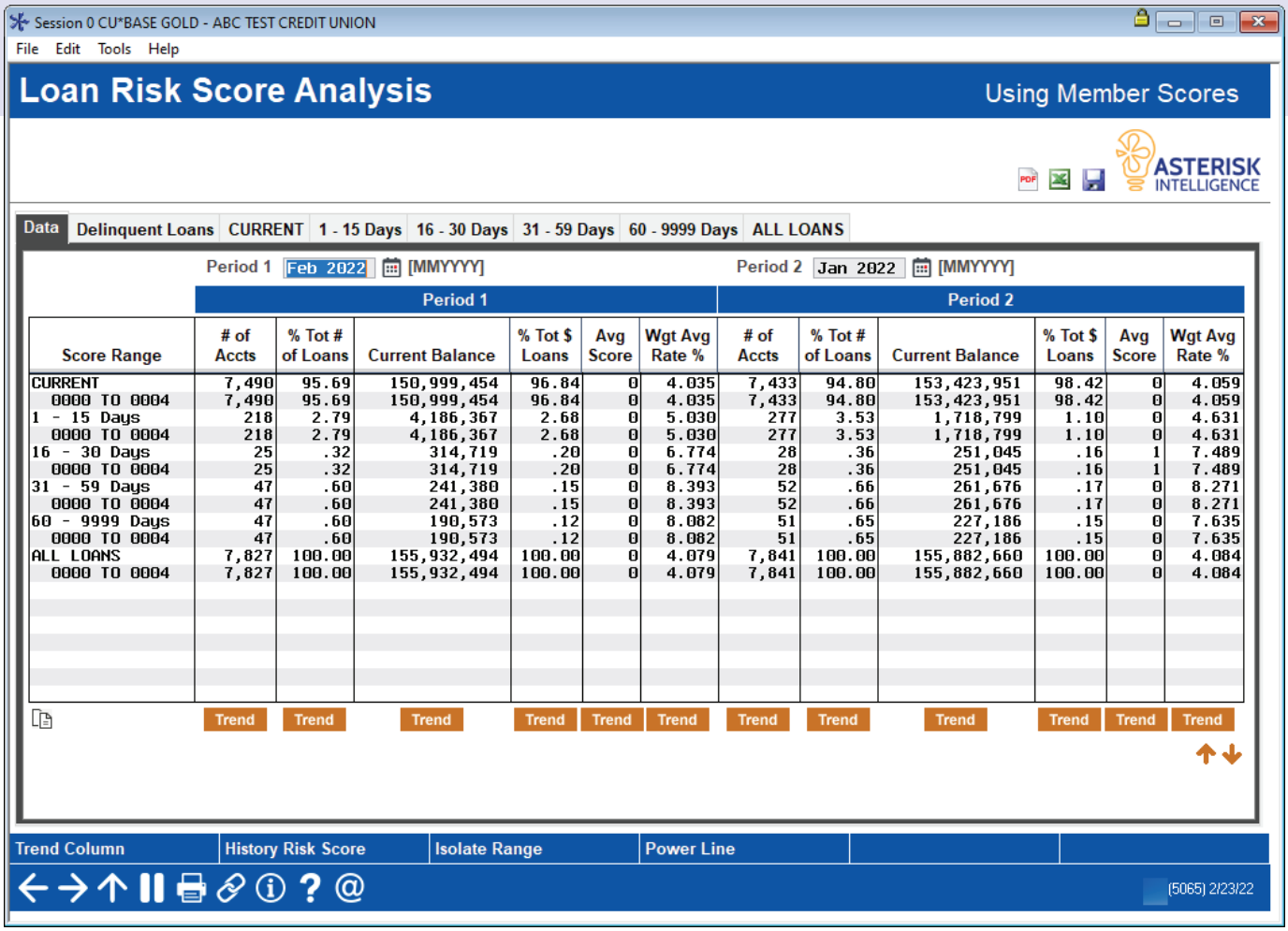
How to access this dashboard:

Access this dashboard by selecting ***Tool #594 Portfolio Analysis - EFT Usage***.

Loan Risk Score Analysis Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"This dashboard gives you the ability to study and analyze risk bands in your risk portfolio and how they correlate historically to your portfolio performance. Take action. Study your unsecured versus secured loans.Then adjust your risk-based pricing appropriately."



Score Range	Period 1 # of Accts	Period 1 % Tot # of Loans	Period 1 Current Balance	Period 1 % Tot $ Loans	Period 1 Avg Score	Period 1 Wgt Avg Rate %	Period 2 # of Accts	Period 2 % Tot # of Loans	Period 2 Current Balance	Period 2 % Tot $ Loans	Period 2 Avg Score	Period 2 Wgt Avg Rate %
CURRENT	7,490	95.69	150,999,454	96.84	0	4.035	7,433	94.80	153,423,951	98.42	0	4.059
0000 TO 0004	7,490	95.69	150,999,454	96.84	0	4.035	7,433	94.80	153,423,951	98.42	0	4.059
1 - 15 Days	218	2.79	4,186,367	2.68	0	5.030	277	3.53	1,718,799	1.10	0	4.631
0000 TO 0004	218	2.79	4,186,367	2.68	0	5.030	277	3.53	1,718,799	1.10	0	4.631
16 - 30 Days	25	.32	314,719	.20	0	6.774	28	.36	251,045	.16	1	7.489
0000 TO 0004	25	.32	314,719	.20	0	6.774	28	.36	251,045	.16	1	7.489
31 - 59 Days	47	.60	241,380	.15	0	8.393	52	.66	261,676	.17	0	8.271
0000 TO 0004	47	.60	241,380	.15	0	8.393	52	.66	261,676	.17	0	8.271
60 - 9999 Days	47	.60	190,573	.12	0	8.082	51	.65	227,186	.15	0	7.635
0000 TO 0004	47	.60	190,573	.12	0	8.082	51	.65	227,186	.15	0	7.635
ALL LOANS	7,827	100.00	155,932,494	100.00	0	4.079	7,841	100.00	155,882,660	100.00	0	4.084
0000 TO 0004	7,827	100.00	155,932,494	100.00	0	4.079	7,841	100.00	155,882,660	100.00	0	4.084

What you can analyze with this dashboard:

This dashboard is a must for anyone who currently uses risk-based pricing. Use it to compare the performance of your risk-based pricing with your loan performance. See if your risk matches your reimbursement. Do you need to adjust your credit score ranges or adjust your variance (the amount you add to the base rate for any risk-score range)? The real power is on the screen shown above, where you can data mine across a specific piece of information, such as current balance.

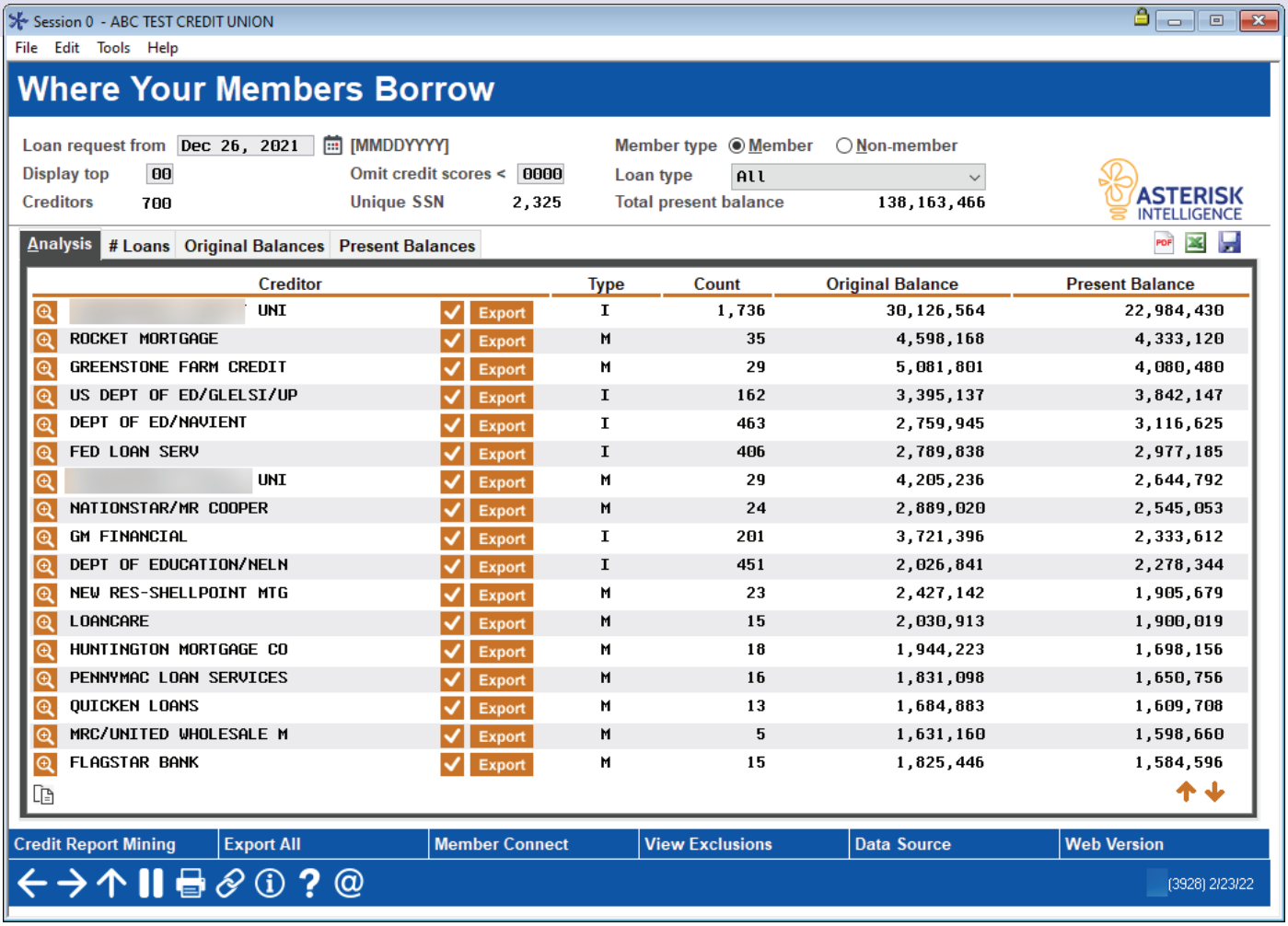
How to access this dashboard:

Access this dashboard by selecting ***Tool #473 Loan Risk Score Analysis***.

Where Your Members Borrow Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"With the push of a button, the dashboard ranks competitor financial institutions that are also doing business with your members (and their co-borrowers). Want a list of your top five mortgage competitors? This dashboard provides you with the data you need to understand your opportunity (total present balance) to get started. Then contact the members and make them an offer to move their mortgage over to a credit union product."



What you can analyze with this dashboard:

Every time a transaction is posted to your member accounts or a credit report is pulled, your members are telling you where they are doing business. Every time a person is a co-borrower on a loan, their credit report is pulled as well. This dashboard allows you to summarize what your members and their co-borrowers are telling you through credit reports stored on the CU*BASE system.

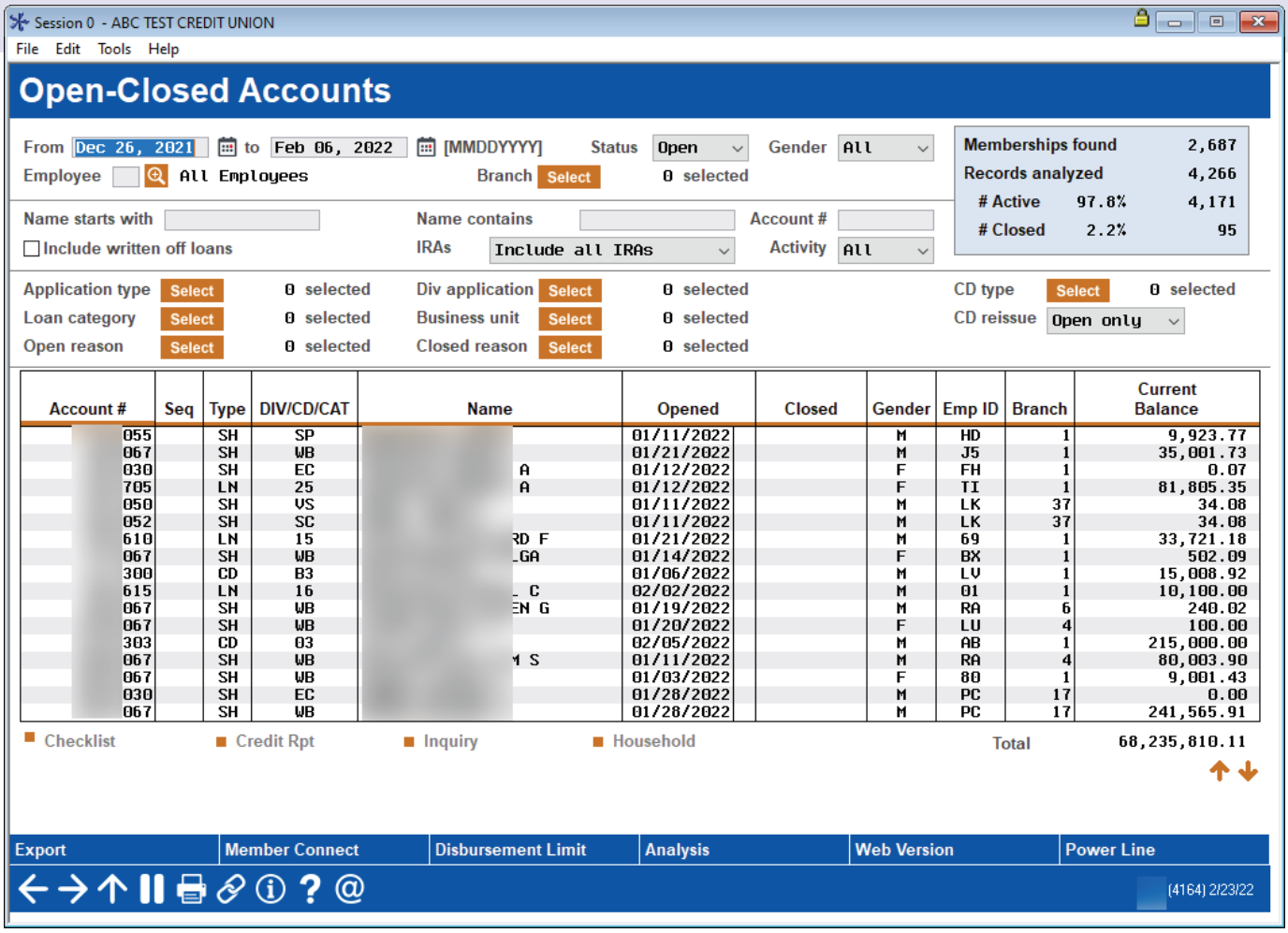
How to access this dashboard:

Access this dashboard by selecting ***Tool #976 Where Your Members Borrow***.

All Accounts Analysis Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"Start with measuring production in a given time window to view your new loans. From here with just the click of a button you can measure branch production, staff production, and production by specific loan category. It is just that easy. And don't forget to use the closed loans feature to identify loans that were closed in the time frame as well."



Account #	Seq	Type	DIV/CD/CAT	Name	Opened	Closed	Gender	Emp ID	Branch	Current Balance
055		SH	SP		01/11/2022		M	HD	1	9,923.77
067		SH	WB		01/21/2022		M	J5	1	35,001.73
030		SH	EC	A	01/12/2022		F	FH	1	0.07
705		LN	25	A	01/12/2022		F	TI	1	81,805.35
050		SH	VS		01/11/2022		M	LK	37	34.08
052		SH	SC		01/11/2022		M	LK	37	34.08
610		LN	15	RD F	01/21/2022		M	69	1	33,721.18
067		SH	WB	LGA	01/14/2022		F	BX	1	502.09
300		CD	B3		01/06/2022		M	LV	1	15,008.92
615		LN	16	C	02/02/2022		M	01	1	10,100.00
067		SH	WB	EN G	01/19/2022		M	RA	6	240.02
067		SH	WB		01/20/2022		F	LU	4	100.00
303		CD	03		02/05/2022		M	AB	1	215,000.00
067		SH	WB	M S	01/11/2022		M	RA	4	80,003.90
067		SH	WB		01/03/2022		F	80	1	9,001.43
030		SH	EC		01/28/2022		M	PC	17	0.00
067		SH	WB		01/28/2022		M	PC	17	241,565.91

What you can analyze with this dashboard:

In addition to all of the data you see on the entry screen, you can drill down into the analysis tab which gives you ten screens of information about the accounts and the members who own them, including the members' products and services, balance amounts, eStatement enrollment, and more.

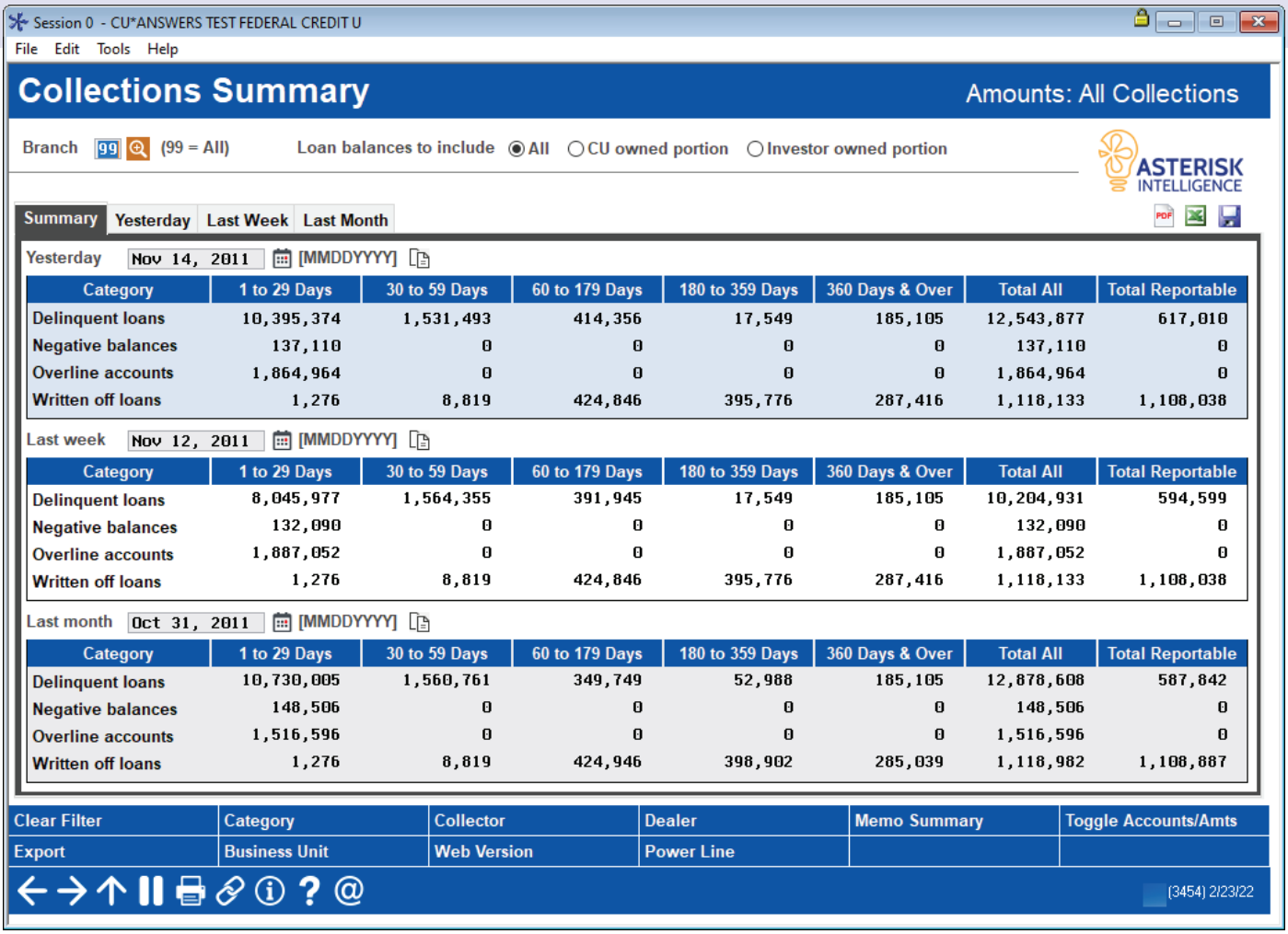
How to access this dashboard:

Access this dashboard via ***Tool #552 New/Closed/All Accounts Dashboard***.

Collections Dashboard Summary

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"This screen shows you a complete collections dashboard displaying your delinquency pipeline. View loans that are one day, one week or one month delinquent with additional columns showing loans that have been delinquent for a longer time, with breakdowns according to the NCUA time frame. This screen is a one-stop shop. No printing of reports or creation of special Queries are needed. Simply select a date range and the data is available for you."



Yesterday Nov 14, 2011 [MMDDYYYY]

Category	1 to 29 Days	30 to 59 Days	60 to 179 Days	180 to 359 Days	360 Days & Over	Total All	Total Reportable
Delinquent loans	10,395,374	1,531,493	414,356	17,549	185,105	12,543,877	617,010
Negative balances	137,110	0	0	0	0	137,110	0
Overline accounts	1,864,964	0	0	0	0	1,864,964	0
Written off loans	1,276	8,819	424,846	395,776	287,416	1,118,133	1,108,038

Last week Nov 12, 2011 [MMDDYYYY]

Category	1 to 29 Days	30 to 59 Days	60 to 179 Days	180 to 359 Days	360 Days & Over	Total All	Total Reportable
Delinquent loans	8,045,977	1,564,355	391,945	17,549	185,105	10,204,931	594,599
Negative balances	132,090	0	0	0	0	132,090	0
Overline accounts	1,887,052	0	0	0	0	1,887,052	0
Written off loans	1,276	8,819	424,846	395,776	287,416	1,118,133	1,108,038

Last month Oct 31, 2011 [MMDDYYYY]

Category	1 to 29 Days	30 to 59 Days	60 to 179 Days	180 to 359 Days	360 Days & Over	Total All	Total Reportable
Delinquent loans	10,730,005	1,560,761	349,749	52,988	185,105	12,878,608	587,842
Negative balances	148,506	0	0	0	0	148,506	0
Overline accounts	1,516,596	0	0	0	0	1,516,596	0
Written off loans	1,276	8,819	424,946	398,902	285,039	1,118,982	1,108,887

What you can analyze with this dashboard:

Work with this screen to monitor how your portfolio is at certain times of the month to see if progress has been made to pay down your delinquent loan portfolio. The strength of this screen lies in the fact that you can not only view the delinquent figures, but that you can also filter the data by several buttons. Filter by category, for example, to monitor your credit card or real estate portfolio.

How to access this dashboard:

Access these reports via ***Tool #229 Collections Dashboard/Summary***.

Concentration Risk—Collateral View

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"This is the Collateral Breakdown Analysis dashboard of the Concentration Risk Analysis Dashboard. Use this analysis to view the percentage of loans that have collateral. This aggregate view gives you an immediate insight into how many loans are backed by collateral and the average LTV %."

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Collateral Breakdown AUTO LOANS

Net worth 25,107,760

Collateral	Total Loan Balance	# Loans	# Loans w/ Collat > 0	Collateral Value	Value/Bal %	Portfolio %	% Net Worth	LTV %
AUTO COLLATERAL	140,247,803	10,689	10,676	215,252,308	153.4	93.2	558.5	65.15
GPS LOANS	9,561,688	741	740	10,690,728	111.8	6.3	38.0	89.43
MOTORCYCLE	510,528	66	65	853,322	167.1	.3	2.0	59.82
UNKNOWN COLLATERAL	29,311	1	1	29,525	100.7	.0	.1	99.27
Totals	150,349,330	11,497	11,482	226,825,883	150.8	99.9	598.8	66

(4593) 5/22/18

What you can analyze with this dashboard:

This screen lists statistics on the collateral associated with the loans included in the segment by collateral type. Also included are statistics on loans without collateral. Total figures are included at the bottom of the screen.

How to access this dashboard:

Access this report via ***Tool #592 Portfolio Analysis - Concentration Risk***. Select to view the summary analysis and from there select the "Collateral View" button.

Credit Score Analysis Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"Depending on whom you are talking to at the credit union, you will use this dashboard as a carrot or a stick. If you are a marketer, use this dashboard to find members to whom you want to up the offer. If you are in collections, use this dashboard to identify individual members with poor credit scores to determine what action you might take."

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Credit Score History Analysis All

Date range: From Jul 24, 2018 To Oct 22, 2018 [MMDDYYYY]

Credit score: From 0000 To 0900

Change of +/- + 00 %

☑ Include Vantage Scores

Pull method All

Grade/level

Bureau All

# Credit scores	293
# Converted to loans	33
Conversion ratio	11 %

SSN/TIN	Name	Requested	Loan Date	# Rpts	Score	V	% Change	# Mths	Level	Method	Bureau
		Jul 24, 2018	Jul 24, 2018	2	806		3	0	X	MANUAL	None
	*	Jul 25, 2018		2	555			0	X	FULL PULL	EXPERIAN
	*	Jul 25, 2018		1	756			0	3	FULL PULL	EXPERIAN
	*	Jul 25, 2018		1	615			0	X	FULL PULL	EXPERIAN
		Jul 25, 2018		7	718			3	X	FULL PULL	EXPERIAN
		Jul 25, 2018		21	727			0	5	FULL PULL	EXPERIAN
	*	Jul 25, 2018		1	522			0	X	FULL PULL	EXPERIAN
	*	Jul 24, 2018		1	632			0	X	FULL PULL	EXPERIAN
	*	Jul 24, 2018		1	521			0	X	FULL PULL	EXPERIAN
		Jul 24, 2018		21	655			3	X	FULL PULL	EXPERIAN
	*	Jul 24, 2018		1	763			0	X	FULL PULL	EXPERIAN
	*	Jul 24, 2018		1	606			0	X	FULL PULL	EXPERIAN
	*	Jul 24, 2018		1	739			0	X	FULL PULL	EXPERIAN
	*	Jul 25, 2018		1	637			0	X	FULL PULL	TRANSUNION
	*	Jul 24, 2018		2	657			0	X	FULL PULL	EXPERIAN
	*	Jul 25, 2018		1	743			0	3	FULL PULL	EXPERIAN
	*	Jul 25, 2018		1	511			0	X	FULL PULL	EXPERIAN
		Jul 24, 2018	Jan 26, 1988	4	801			45	X	MANUAL	None
		Jul 25, 2018		21	724			2	5	FULL PULL	EXPERIAN

Inquiry | Outstanding Loan Recap | Credit History | Graph

Non-members are marked with an asterisk (*). Highlighted rows show credit scores that were converted to loans.

Show % Chg Or # Chg | Show Cnvt/Non-Cnvt/All | Include Zero Scores | Export | Member Connect | Analysis

(5444) 10/22/18

What you can analyze with this dashboard:

The Credit Score History dashboard allows you to analyze your entire credit report portfolio to see what percentage of your membership is improving their scores and what percentage is worsening their scores. Additionally it gives you the opportunity to create a segment of the population and then contact them based on credit score history.

How to access this dashboard:

Access this dashboard by selecting ***Tool #319 Credit Score History Dashboard***.

Contingent Liability Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"This online dashboard inquiry for contingent liability is a trending tool for expanding opportunities and tracking loan disbursement progress. The inquiry quickly shows how the contingent balances are flowing from one month to the next. If you are looking to grow your loan balances, look at this screen. Your work is done. Talk to these members."

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Contingent Liability Trend Summary

Corp ID 99 All Corporations

View ALL PROCESS TYPES

ASTERISK INTELLIGENCE

Summary | # Accounts | Total Amounts

Mnthly	Total # of Accounts	% Change	Total Amount Limit	% Change	Total Amount Current Balance	% Change	Total Amount Contingent	% Change
Jan 2019	36,308	0.0	133,089,974	0.0	149,254,980	0.0	75,539,869	0.0
Feb 2019	36,273	0.1-	132,004,216	0.8-	153,612,256	2.9	74,997,100	0.7-
Mar 2019	36,345	0.2	133,242,236	0.9	153,285,986	0.2-	76,384,020	1.8
Apr 2019	36,497	0.4	132,732,426	0.4-	150,228,529	2.0-	75,843,591	0.7-
May 2019	36,626	0.4	131,591,376	0.9-	156,312,770	4.0	75,259,126	0.8-

Export Full List | Selection Criteria | Data Source | View Power Line

(5325)

What you can analyze with this dashboard:

With this tool you can quickly identify the areas where members are not utilizing their credit limits, and help teams formulate plans to get active on loan disbursements. If your team has made increasing loan balances one of its ongoing goals, this inquiry will track your progress when it comes to line-of-credit lending.

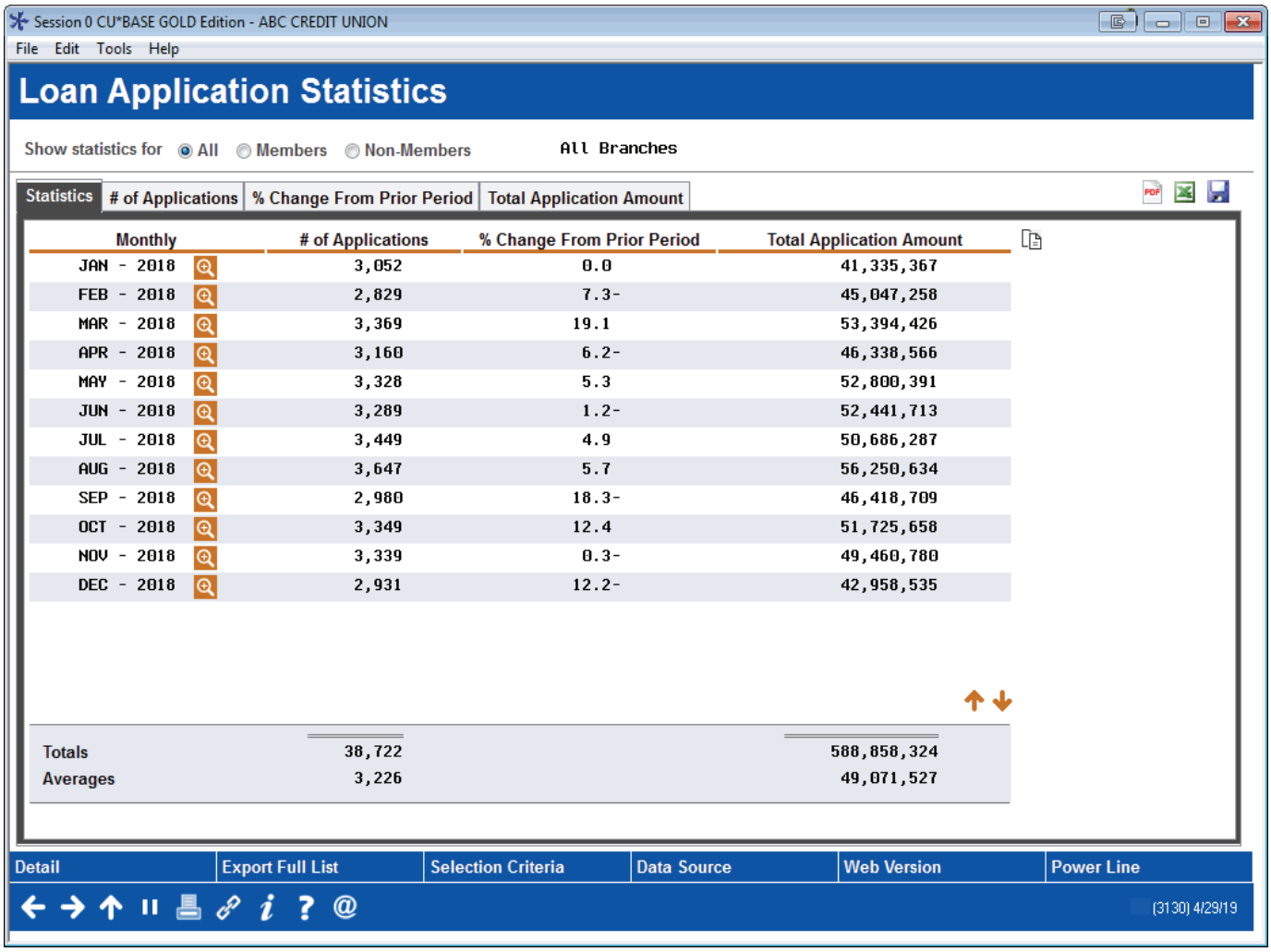
How to access this dashboard:

Access this dashboard via ***Tool #281 Contingent Liability Trends Dashboard***.

Loan Applications Statistics Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"Have you ever wanted to know how many loan applications you have processed throughout the course of a year so that you could see trends, either downward or upward? Maybe you wanted to compare the volume of loan applications that were pending, denied, or booked during a specific time period. Or maybe you wanted to break this information down even further, to see detailed information about a specific branch or member versus non-member activity. This dashboard has answers to all these questions."



Monthly	# of Applications	% Change From Prior Period	Total Application Amount
JAN - 2018	3,052	0.0	41,335,367
FEB - 2018	2,829	7.3-	45,047,258
MAR - 2018	3,369	19.1	53,394,426
APR - 2018	3,160	6.2-	46,338,566
MAY - 2018	3,328	5.3	52,800,391
JUN - 2018	3,289	1.2-	52,441,713
JUL - 2018	3,449	4.9	50,686,287
AUG - 2018	3,647	5.7	56,250,634
SEP - 2018	2,980	18.3-	46,418,709
OCT - 2018	3,349	12.4	51,725,658
NOV - 2018	3,339	0.3-	49,460,780
DEC - 2018	2,931	12.2-	42,958,535
Totals	38,722		588,858,324
Averages	3,226		49,071,527

What you can analyze with this dashboard:

This tool, which includes several screens, displays this information, both in high level and detailed views. View detail of just one month or one quarter or view data over the course of a longer period. The tool breaks down the data by pending, denied, and booked loan applications.

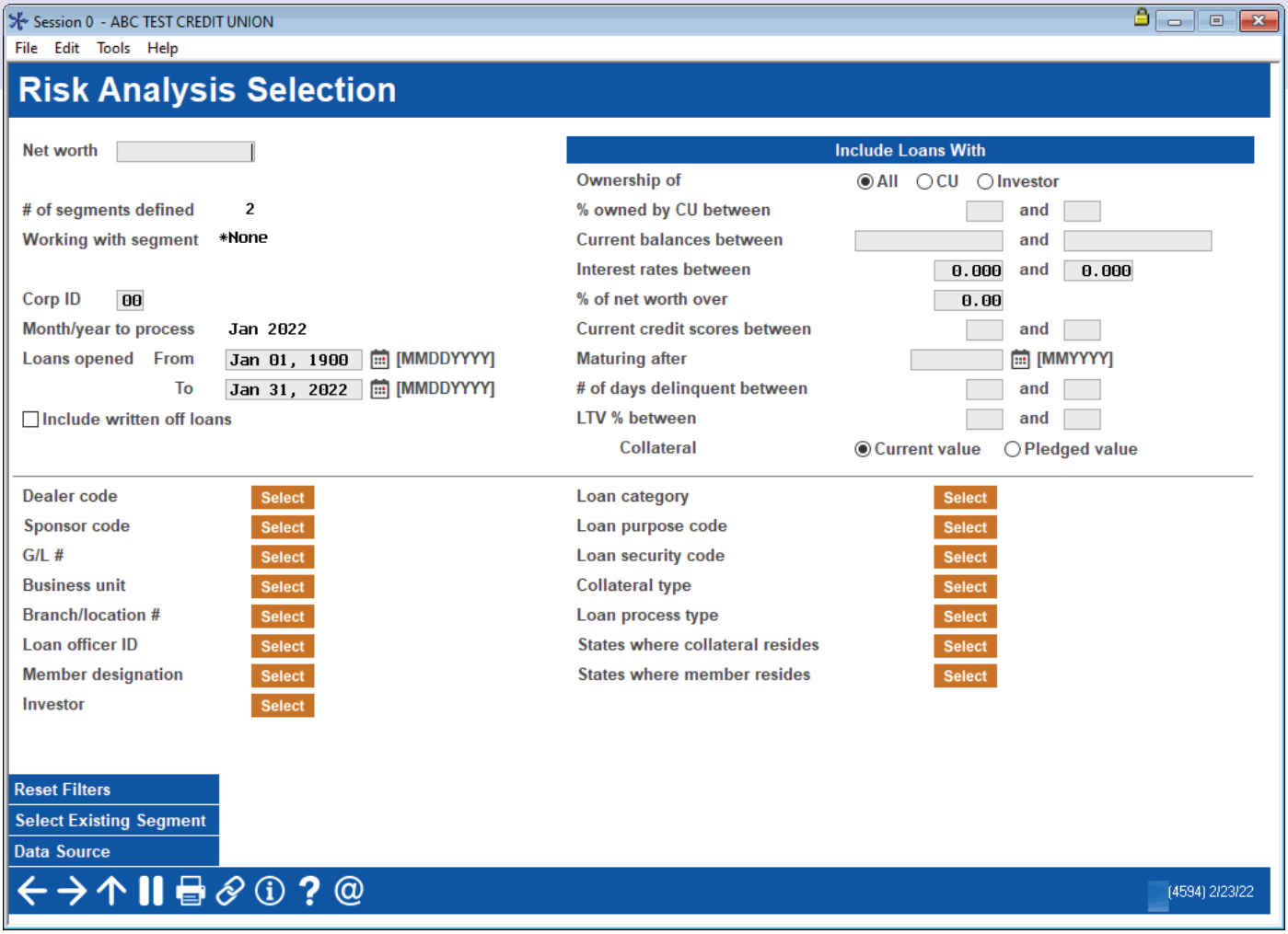
How to access this dashboard:

Access this report via ***Tool #455 Loan App Statistics Inquiry***.

Concentration Risk Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"The Concentration Risk Analysis is powerful tool that can provide a wealth of information at the simple click of a button. You can quickly and easily stay informed about the concentration risk associated with different segments at your credit union."



What you can analyze with this dashboard:

You can analyze concentrations at the member level by who owns the loan, how much your credit union has with a dealer, by loan category or purpose code, among other filter options available on the first screen. The summary tab will show some high level information that can be very valuable regarding your loan portfolio such as number of loans, number of members, total balance, highs and lows of balance, credit score, payment and weighted average weight. You can drill down to each of the loans for additional details, or sort the fields however the credit union would wish.

How to access this dashboard:

Access this report via ***Tool #592 Portfolio Analysis - Concentration Risk***.

Where Your Members Shop Dashboard

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"Find out where your members are shopping and spending their money. The ACH option can be a very powerful tool for marketing to members who have a loan elsewhere and/or or paying someone else. Additionally, you may find a local merchant that you could partner with to drive home the community spirit of the credit union industry."

Session 0 CU*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

Where Your Members Shop Withdrawals

Data selection: ☑ Credit card ☐ Debit card ☐ ATM ☐ ACH — Merchants 32

Jump to name starting with — The average transaction amount is $30.

Search for: Name containing WALMART or or but not COM or or

City/Extended description containing

Merchant/Company	Type	City/Extended Desc	State	131 Members	178 Transactions	$5,418 Total Amount	Average Amt/Trx	Average Trx/Mbr
N/A N JALMART	CREDIT CARD		MI	72	97	2,754	28	1.3
N/A N JALMART	CREDIT CARD		MI	24	35	1,339	38	1.4
N/A N JALMART	CREDIT CARD		FL	1	4	105	26	4.0
N/A N JALMART	CREDIT CARD	CH	MI	2	4	136	34	2.0
N/A N JALMART	CREDIT CARD	LAKE	MI	1	3	118	39	3.0
N/A N JALMART	CREDIT CARD		MI	2	3	106	35	1.5
N/A N JALMART	CREDIT CARD	E	MI	1	3	24	8	3.0
N/A W OSHARE B	CREDIT CARD	5	PA	3	3	15	5	1.0
N/A N JALMART	CREDIT CARD	S	FL	1	2	26	13	2.0
N/A N JALMART	CREDIT CARD		MI	2	2	54	26	1.0
N/A N JALMART	CREDIT CARD	N	TN	1	1	21	21	1.0
N/A N JALMART	CREDIT CARD	IO	TX	1	1	17	16	1.0
N/A N JALMART	CREDIT CARD		IN	1	1	55	55	1.0
N/A N JALMART	CREDIT CARD		FL	1	1	19	18	1.0
N/A N JALMART	CREDIT CARD		MI	1	1	7	7	1.0
N/A N JALMART	CREDIT CARD	EN	MI	1	1	10	10	1.0

Export | Common Bonds | See These Members | Member Connect | Summary | Show Exclusions

Clear Filters

(5006) 4/19/17

What you can analyze with this dashboard:

The ACH option gives the lender the opportunity to see what other financial institutions your members are paying. If the money is coming from your credit union, you are likely already their primary financial institution and have established trust with that induvial. You can use the tool and find a list of members that represent refinance opportunities. You can use the 'search for' option to look for name of particular entities or exclude organizations such as your credit union.

How to access this dashboard:

Access this report via ***Tool #979 Where Your Members Shop***.

Look to Book Ratio Analysis

Why Lender*VP thinks this dashboard is an important tool to ASAP (Ask See Act Profit)

"Have you ever wondered how many loans you are approving and deny in each credit range or how long an application sits in a particular status? With this tool you can answer not only those questions but a host of others regarding your loan factory and get a firm grasp on what is going in and coming out."

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Look-to-Book Ratio Analysis Members and Non-Members

Current status for loan applications created between and 2/23/2022

Filters

No filters selected

	Totals			Pending			Denied			Booked		
Score	# Application	%	Ratio	# Application	%	Days	# Application	%	Days	# Application	%	Days
735 to 999	71	12.0	4.44	55	77.5	18				16	22.5	4
636 to 734	210	35.4	3.50	142	67.6	20	8	3.8		60	28.6	2
580 to 635	131	22.1	5.04	85	64.9	20	20	15.3	1	26	19.8	2
550 to 579	67	11.3	13.40	49	73.1	19	13	19.4		5	7.5	5
520 to 549	47	7.9		30	63.8	20	17	36.2				
000 to 519	67	11.3	16.75	49	73.1	20	14	20.9		4	6.0	6

	Totals				
	# Apps	% # Apps	$ Amount	% Amount	Avg Days
Pending	410	69.14	5,863,546	61.02	20
Denied	72	12.14	1,073,536	11.17	
Booked	111	18.72	2,671,626	27.80	2
Total	593	Ratio 5.34	9,608,708		14

Credit scores of zero are excluded
Credit scores over 999 are excluded

Ratio is (Total # Apps / # Booked

Show $Amt	Filters	Change View	Application Type	Modify Score Range	Web Version
Power Line					

6045) 2/23/22

What you can analyze with this dashboard:

You've seen and hopefully used the activity tracking tool in the loan queue, but this allows you to really drill down into the data. When it comes to your booked loans, you can see how your approvals are distributed among your credit scores bands and the average number of days it takes to book a loan. This will give you the information needed to evaluate your processes.

How to access this dashboard:

Access this report via ***Tool #484 Look to Book Ratio Analysis***.

Lender*VP

CU*ANSWERS

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