

## **CREDIT UNIONS Capture Quality Indirect and Direct Loans 24/7 with the Lendsys LOS - CU Specific Platform!**

### **Key System Features:**

- DealerTrack Integration
- Instantly Decision and Risk-Price to all your critical decision criteria 24/7... Instantly capture potential members
- Utilize the platform internally for loan capture, call Center Ops, Off-site events, etc.
- Faster manual decisioning for loan capture and increased internal efficiencies
- Minimize Pending Loan Queues, and Audit/Exam exceptions
- Improve Loan Quality, Production, and Bottom Line
- Scalable for any size or FOM
- Multi-Channel Product decisions – Not only Automobiles
- Full Internal reports and data analysis



### **Major Reasons to Consider the Lendsys and DealerTrack Connection...**

**1. Quick and Easy, Low-Cost Start-up and Implementation -** Lenders can be up and rolling, acquiring applications and funding loans within 30 days. Our Web-based system means there is no software to install or maintain, so you need no internal IT staff or resources to get started.

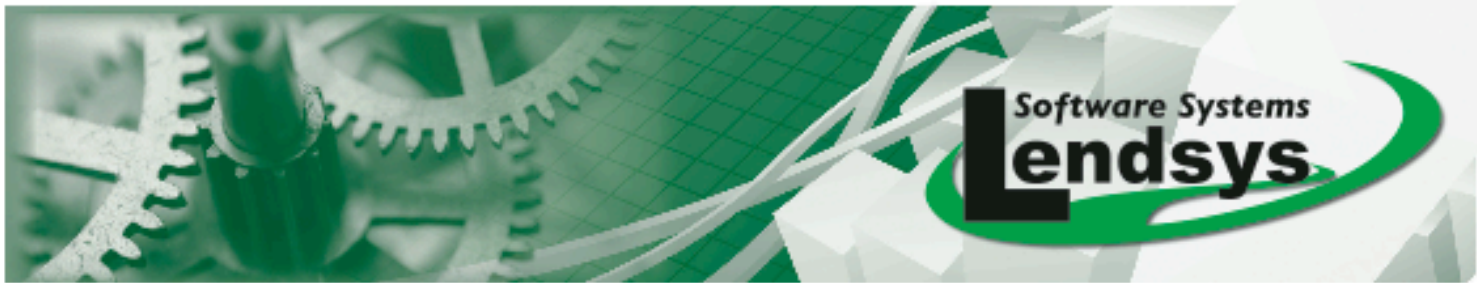
- Low, one-time initial set-up fee. We will guide you completely through the set-up process to your planned Go-Live date
- A low monthly fee maintains your system data, security, and provides for unlimited access 24/7-365, as well as covering all ongoing system enhancements
- And, a small per-decision/use fee

**2. Step Up – Reduce Overhead and Increase Overall Efficiency –** Look no further! If you’ve been holding off on a full-featured LOS system that provides everything you’ve been looking for, or you have been stymied by the price of other systems, or by system features that you can’t or will never use – Lendsys is your proven Credit Union solution.

**3. Get a Lift - In Efficiency, Loan Capture, and Funding, Capture Exactly the Loans You Want:** Whatever your Credit Union criteria and product focus is, our easy to use, but sophisticated loan capture and decision algorithms and matrix displays give you the ability to create and see your exact decision criteria, standards and steps on every approval and decline, assuring you stay focused on loans you want.

Being able to communicate quickly and easily within your organization and with your dealers is another critical function of the system that results in lift. Automated email alerts to the right (*multiple and individual*) people in your Credit Union assure that your staff know what’s in the system and what needs to be acted on without having to be logged in and watching the system.

Fast, clear and easy communication of approvals and steps and conditions to dealers results in higher loan capture and funding, with extreme efficiency. The system focuses staff on the loans they want, resulting in actually getting more, from less. Keener focus on the right deals results in higher funding!



### The CU Lending Edge

The Lendsys, LLC LOS software is integrated with DealerTrack as well as the CU Lending Edge Program to provide Credit Unions of all asset size, regardless of Field of Membership or geographic location, a powerful Automated Lending Platform to speed loan decisioning, underwriting accuracy, operational efficiency, increase loan packaging quality, and to increase quality loan funding.

The robust Lendsys model with its Multi-tiered "What If" loan decisioning model was created by Credit Union Lenders. The decision model works much like how our best loan officers manually underwrite and decision loans, except it's on the job 24/7, instantly parsing and consistently displaying all relevant loan decision data, as well as communicating with Dealers.

The systems instant auto-approval are, well, instant. And manual review and approvals are exceptionally fast (at least twice as fast as other systems).

If you have been looking for a DealerTrack Integrated, quality, proven, efficient and cost-effective LOS for indirect, as well as a system applicable for Direct, take a step up, and in the right direction. Other LOS platforms and decision engines don't compare!



**4. Automate Manual Decisions and Pricing – Decrease Manual Decision Times and Increase Dealer Communication** - Just because two consumers have the same "Credit Score" it doesn't mean their credit profiles, risk, structure, decision criteria, or even pricing, are the same.

We know you can't automate them all, but, the scalable, and unlimited "What If" decision methodology in Lendsys increases approvals in your sweet spots, decreasing "Pending" loans created by other automated systems. You stay focused on approvals, eliminating the time, energy, and inconsistencies inherent with a high % of manually decided loans.

**5. You Still Want to Manually Decision?** The manual decision process in Lendsys is at least twice as fast as any other system. Our decisioning model and filters assure that you focus first on decisioning the loans that you really want, by filtering through unwanted and un-approvable applications with our customizable dashboards. Our manual decision processes allow you to focus on and get what you want, with extreme speed, consistency, and efficiency. And anything not auto approved is always available for manual review.

**6. Loan Packaging, Processing and Dealer Rep Options Provided** – If you aren't prepared or experienced, ready to do everything it takes to fully implement a successful indirect program, Lendsys can help. From signing and managing your dealers, to fully validating, packaging, and funding loans to your exact specifications. Through CU Lending Edge our Credit Unions receive fully processed and validated loan packages, ready for funding on their core system. **Or you can do it all on your own!** Either way, you will increase your internal efficiency, lower your fixed-costs and increase production with our unique system and processes!

**7. Doubles as an Internal Automated Loan Approval Engine** - The system can also be utilized as complete internal automated loan application and decisioning channel; As a call center loan-decisioning platform; And coming soon, customizable individual CU branded web-based access. With all channels providing the granularity and security of organizational as well as individual permission-based access with security and authority levels for each authorized system user.

And, of course there are many, many more features of the system.

*"The Sure Way To Miss Success, Is To Miss The Opportunity"*

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