



# BRINGING BUSINESS TO YOU

CU Business Group (CUBG) is the premier provider of commercial lending, deposit, and consulting services to credit unions nationwide. As the largest business services provider in the credit union industry, CUBG currently works with more than 650 credit unions throughout the country.

Our staff of 70 business services professionals assists credit unions with commercial services programs in all stages – from those just starting out to established programs looking to advance or expand.

## ABOUT CUBG



CUBG assists credit unions with commercial loans of all sizes, from small dollar, quick and low-cost Fast Track loans to large commercial real estate transactions.



In addition to underwriting, we provide commercial loan documentation, loan servicing, risk monitoring, and consulting services.



CUBG has an experienced team of SBA experts that can help your credit union navigate the SBA lending process and compliance.



We also offer consulting on business deposit account structures, pricing, and operations, as well as additional services such as merchant bankcard services, business remote deposit capture, ACH origination, and advanced cash management products.



Our team of experts has extensive knowledge and provides numerous educational opportunities on all aspects of commercial services. We also perform independent loan reviews to help credit unions maintain sound commercial lending portfolios.



## STRATEGIC CONSULTING

- Board and management education
- Strategic options for building your business services program, including recruiting/interviewing
- Market demographics, program potential, and breakeven analysis customized for your credit union

## BUSINESS DEPOSIT CONSULTING

- Structure and pricing of core deposit accounts and package services
- Assistance with implementation of treasury management services and other advanced products including remote deposit capture, ACH origination, merchant services, and account analysis
- Operations, compliance, and systems guidance and expertise

## BUSINESS LENDING OPERATIONS

- Policy development with annual updates, forms, and procedures
- Loan servicing for conventional and SBA loan portfolios
- Education and training in operations, compliance, and all aspects of business lending

## BUSINESS LOAN ORIGATION

- Commercial real estate, term, lines of credit, construction, agriculture, and SBA loan underwriting
- Complete analysis and risk-rated credit presentation or a la carte services
- Loan documents compliant in all 50 states
- Independent appraisal reviews

## FAST TRACK ONLINE PORTAL FOR SMALL LOANS

- Credit union-branded portal for online applications and secure document transfer
- Fast, efficient, and low-cost processing of small loan requests

## SBA SERVICES

- Ongoing support through all stages of the SBA lending process
- Access to a team of trusted and knowledgeable SBA experts
- SBA compliance assistance

## RISK MONITORING/ANNUAL REVIEWS

- Periodic financial review and analysis of business loans, including updated risk ratings
- Enhanced risk monitoring including the annual review plus ongoing monitoring of the borrower and property using automated tools
- On demand expertise in problem loans and workouts

## LOAN PARTICIPATION NETWORK

- Online Digital Loan Marketplace and established network to make buying or selling easy
- Standardized processes, parameters, and legal agreements
- Servicing of the entire participation and one point of contact for all participants

## LOAN SOURCING

- Expertly sourced commercial real estate lending opportunities delivered to your credit union
- Alternative lending sources that provide opportunities for superior pricing, terms, and loan structure

## BUSINESS LOAN PORTFOLIO REVIEW AND QUALITY CONTROL

- Independent loan reviews for quality assurance and management comfort

## EDUCATION

- On-demand training, live webinars, regional in-person courses, and two national conferences
- Customized training to fit your credit union or association's needs