



CU Business
G R O U P LLC

FAST TRACK

BUSINESS LOAN PROGRAM

Become a leader in digital business lending!

CU Business Group's Fast Track loan program offers quick, efficient, and low-cost processing of small loans. With an easy digital application your credit union can get businesses the financing they need to grow and thrive.

CONTACT US

CU Business Group provides commercial lending, deposit, and consulting services to credit unions nationwide.

 866.484.2876

 WWW.CUBG.ORG

 INFO@CUBG.ORG

BENEFITS OF CUBG'S FAST TRACK



Easy Entry – Credit unions of any size, with or without a commercial lending program, can easily get started in offering small business loans.



Accessible – With a white-labeled, customized website for your credit union, businesses can find you and apply for a loan from anywhere, anytime!



Efficiency – Borrowers can complete and submit a full loan application package in 20 minutes or less and receive an answer within minutes or the next day.



Resources – Outsourcing smaller business loans allows your credit union to concentrate internal resources on larger loan requests. Fast Track loans can be processed, documented, and serviced in-house or through CUBG to free up resources.



Cost-Savings – A digital business loan application process can reduce credit union costs by as much as 82%.

SERVICE STANDARDS

Automated decisioning tools or next day decisions on loans, with a brief credit presentation

Loan documents delivered electronically in as few as **1-2 days** (depending on loan type)

ELIGIBLE LOANS

Business Vehicles

Autos or trucks up to \$150,000

Term Loans

Equipment secured up to \$150,000

Lines of Credit

Either secured (non-RE) or unsecured up to \$50,000

Business Credit Cards

Credit limits up to \$50,000

Residential CRE

Residential investment properties up to \$399,999

PROGRAM SET-UP

CUBG's program set-up includes:

- Fast Track loan policy template
- Online borrower loan application
- Optional loan documentation package
- 2-3 hours of remote consulting for initial program set-up
- Option for CUBG-prepared loan documents and/or loan servicing

FAST TRACK

BUSINESS LOAN PROGRAM

Fast Track Additional Options

	<i>Fast Track</i>	<i>Fast Track Enhanced</i>
24/7 Application portal	X	X
Auto decisioning	X	X
Adverse action notifications		X
KYC/KYB/Fraud		X
LaserPro integration	Integration at CUBG	CUBG or CU integration

EFFICIENT AND PROFITABLE DIGITAL PLATFORM



GROWTH

Your lenders can't work 24 hours a day, but your online application can!



SERVICE

A digital platform is your "cyber loan officer" doing the heavy lifting so you can work on relationships with SMBs, not the paperwork.



EFFICIENCY

Drive down costs to compete against the big Fintechs that are taking loan business from you!



RENEWALS/REVIEWS

No need to chase down paperwork for renewals – it can all be managed digitally!