PARTICIPATION LOAN SERVICING

CU Business Group facilitates commercial loan participations between credit unions and offers backroom support on participation transactions, including loan servicing for lead lenders.

Our experienced team is fully equipped to support your participation servicing needs.

BENEFITS OF USING CUBG FOR SERVICING

- **Technology** – Tapping into CUBG's servicing system eliminates the need to purchase and maintain your own expensive commercial loan servicing system.

- **Expertise** – Outsourcing to CUBG's highly trained servicing team eliminates your credit union's need to hire and train staff.

- **Competitive Fees** – CUBG's reasonable fee structure makes outsourcing your servicing a cost-effective solution that will save you both time and money.

CONTACT US

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

CUBG.ORG/SERVICING   PARTICIPATIONS@CUBG.ORG   866.484.2876

SERVICING ACTIVITIES

CUBG's participation loan servicing includes:

- Collection of funds from lead lender
- Remittance of funds to participants

REPORTS

The following servicing reports are produced for the credit union:

Report
Participant Remittance Statements
Lead Lender Participation Summary
Monthly Participant Trial Balance

Custom reports are also available upon request.

IMPLEMENTATION

Full set-up typically takes less than 30 days.

CUBG works with your credit union to coordinate a smooth onboarding and set up process to meet your loan servicing accounting and data needs.

PRICING

CUBG offers competitive rates for commercial loan servicing, helping your credit union to keep costs low.

Contact CUBG at participations@cubg.org for a custom proposal.

ADDITIONAL SERVICES

Available service add-ons include:

- **Lead Lender Due Diligence**

- **Risk Monitoring/Annual Reviews** *(for participants)* – includes ongoing timely monitoring of the borrower's annual credit with collection of updated financials as well as the annual review memo, spreads, and business credit report. *Fee charged to participant.*

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