

Lending and Account Opening

Lending and Account Opening Overview

Two important ways to grow your credit union are through loans and new members. In today's economy, credit unions recognize the way to accomplish this is through enhanced efficiencies, a smooth member experience and an increase in speed. PSCU can support your credit union with several exceptional solutions.

By combining a 24-hour available lending solution with a call center, your credit union can significantly improve its level of service and sales performance. With PSCU's award-winning contact center support and our online lending, we combine the best of both worlds: a smooth member experience and a robust and flexible workflow that simplifies the loan process.

Improving your member experience through the use of innovative technologies helps you gain the competitive advantage in the marketplace.

PSCU's Lending 360 solution can amplify your growth strategy for loan and member accounts with a simplified process and a powerful, customizable decision engine that provides members (and potential members) 24/7/365 access on multiple devices. Lending 360 can support lending performance at the highest quality with state-of-the-art technology and greater affordability so your credit union can compete with the national-brand financial institutions.

Category Summary

Meet your members' expectations for simple, quick, anytime service.

- *Enhance the member experience with the convenience and ease of online lending and new-account-opening technology*
- *Streamline origination, automated underwriting and disbursement with flexible third-party integrations*
- *Offer a truly branded mobile experience through our highly customizable, fully responsive application websites*
- *Provide automated decisions in seconds with our powerful decision engine that supports underwriting strategies from the simplest to the most complex*
- *Customize contact center support to meet your credit union's unique needs*
- *Get competitive pricing, personalized setup assistance and ongoing support*

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All the Right Tools

The Lending 360 technology, combined with PSCU's outstanding relationship management, broad array of products (beyond just lending and account opening solutions) and ongoing support, makes for a powerful team—one that you can use to your advantage.

- An intuitive, user-friendly staff interface simplifies the application process and makes it easy to train new employees.
- Responsive design applications, branded to your credit union's website, are customizable and render beautifully on nearly every device.
- New account opening in Lending 360 features a full eligibility wizard, member documentation uploads and online signatures. In addition, core integration enables real-time account opening.
- Lending 360 is highly configurable to support your specific processes. The implementation process is structured to help credit unions easily manage future changes using the system's administrative module.
- A powerful decision engine supports underwriting strategies with over 1,800 variables available for use in five 3D matrices and with unlimited custom rules.
- Third-party integrations streamline origination, underwriting, processing and disbursement, including CUDL and OnSpot Financing (retail lending).

Lending and Account Opening Solution

Originate more with one of the most comprehensive multi-channel lending and account-opening solutions available to credit unions. Lending 360, our best-in-class loan origination software, comes with powerful features that allow your credit union to improve the member experience by streamlining the entire application process.

Through automation, simplified workflows and powerful reporting capability, credit unions can easily increase their productivity and efficiency.

Lending 360 operates as a single-origination platform to support your credit union with:

- Consumer lending
- Indirect lending
- Online loan applications

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New Account Opening in Lending 360 features a full eligibility wizard, member documentation upload and online signatures through eSignatures. It is responsively designed for use with smartphones, tablets and desktop devices. In addition, core integration provides real-time account opening.

Contact Center Lending Support

By combining our signature, award-winning customizable contact center support with flexible lending technology, PSCU's Lending Contact Center Support provides your credit union with a solution that can significantly improve your level of service and sales performance.

- Integration of your credit union's existing rules, rates and lending criteria for seamless lending support
 - Member relationship experts available for all member interactions, 24/7/365
 - Personalized setup assistance and ongoing support
 - Best-in-class Loan Origination System (LOS)
 - Intuitive staff interface and responsive design apps
- Simple workflows and powerful reporting
 - Contact Center Support



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Built, Owned and Governed by Credit Unions

In 1977, five credit unions came together to form PSCU to leverage their buying power to offer credit cards to their members and compete with banks. Today, PSCU's collective scale affords credit unions access to an expanded range of world-class payment platforms and solutions. Our collaborative model gives credit unions direct influence over the development of payment products and solutions that help them compete and grow. Just as it is for our member organizations, service is the foundation on which PSCU was built. PSCU returns earnings as patronage dividends to our Owners and measures our value exclusively by the success of our Owners and the mutual obligation we share in delivering products and services that exceed the expectations of the over 37 million credit union members we all serve.

Solutions and Services

- Advisors Plus
- Bill Pay
- Business Solutions
- Call Center
- Credit
- Data and Analytics
- Debit/ATM
- Digital Payments
- Integration Services
- Lending and Account Opening
- Loyalty
- Marketing
- Member Engagement
- Mobile
- Prepaid
- Risk Management
- Strategic Consulting
- Training

PSCU welcomes the opportunity to assist your credit union. For more information, please contact your Account Executive or call 844.FOR.PSCU (844.367.7728) and press 1 for Sales, or email us at moreinfo@pscuh.com.

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