

THE LENDING SUITE

Manufactured for possibility



What if You Could Turn Every Obstacle Into an Opportunity?

Let's face it, the challenges you and your members are up against in today's marketplace are not getting any easier. Yet, with the right lending provider, you can grow your non-interest income while helping your members continue to get ahead.

CREDIT UNION CHALLENGES:

- crowded, competitive lending marketplace
- navigating compliance and regulatory mandates
- improving integration to increase efficiencies

MEMBER CHALLENGES:

- Nearly 1 in 5 Americans have \$0 set aside to cover an unexpected emergency expense⁴
- Almost 1 in 4 unemployed Americans were jobless for 27+ weeks⁵
- Over 1 in 4 of 20-year olds will become disabled before retirement age⁶

Not only does our Lending Suite provide incredible protection and possibility for your members, but it acts as a profitable playbook for credit unions in the current lending and living landscape.

BUILT FOR HIGHER GAINS FOR BOTH CREDIT UNIONS AND THEIR MEMBERS

4X

Fee income per member is nearly 4X higher for credit unions with at least 5 CUNA Mutual Group Lending Products.¹

10M

Credit unions trust us to protect more than 10M member loans valued at over \$54.7 billion.²

68%

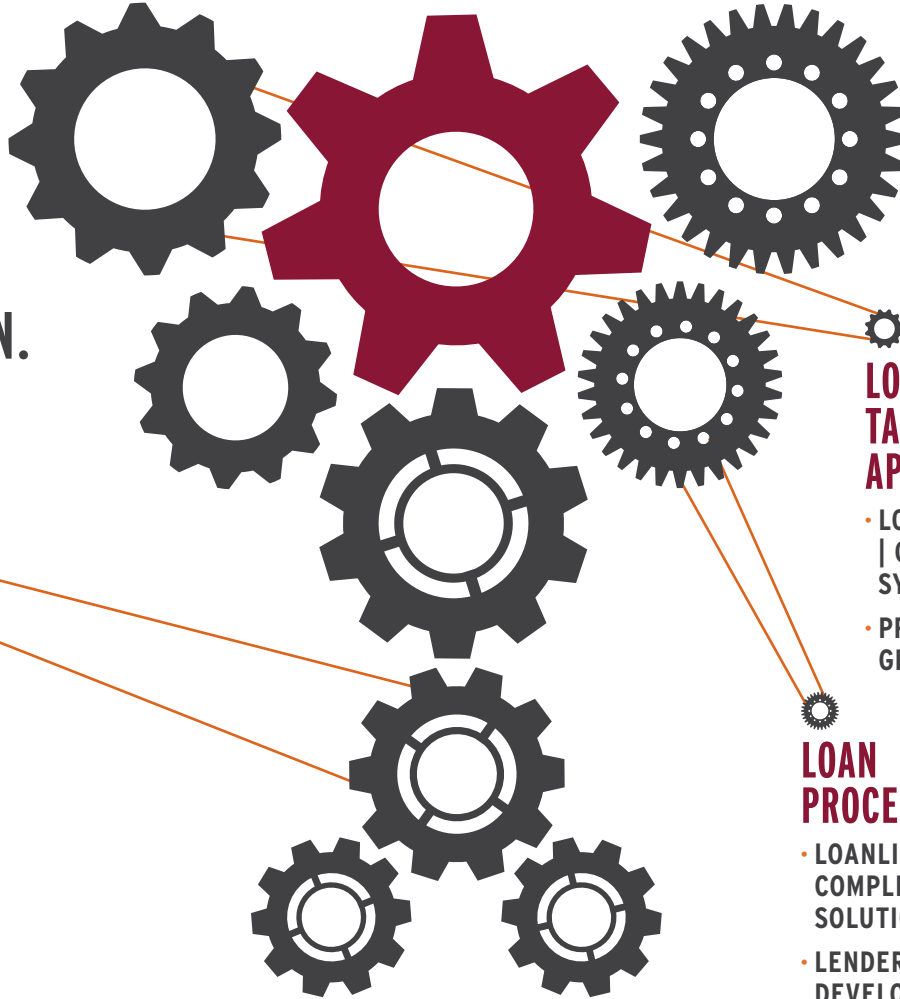
For credit unions with 5+ lending products ROA is 68% higher.³



Geared for Growth

Look, learn + lend

LENDING FOR LOAN GROWTH REQUIRES THE RIGHT INTEGRATION.



LOAN SERVICING + CROSS-SELLING

- CREDIT INSURANCE | DEBT PROTECTION
- GUARANTEED ASSET PROTECTION
- MECHANICAL REPAIR COVERAGE

LOAN TARGETING + APPLICATION

- LOANLINER.COM® | ONLINE LENDING SYSTEM
- PREDICTIVE LOAN GROWTH

LOAN PROCESSING

- LOANLINER COMPLIANCE SOLUTIONS
- LENDER DEVELOPMENT PROGRAM®

With more than 80 years of experience helping hardworking Americans realize their dreams, we've perfected our mix of lending products so you can capitalize on the challenges that exist and turn them into opportunities for both you and your members.

Contact your CUNA Mutual Group sales executive at 800.356.2644.

1, 2, 3 CUNA Mutual Group Internal Reports, June 30, 2017. 4. Business Wire "HomeServe 4th Biannual State of the Home Survey", April 4, 2017. 5. U.S. Bureau of Labor Statistics, "Spotlight on Statistics," November 2017. 6. Social Security Administration, Fact Sheet, June 2017.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. MEMBER'S CHOICE® Credit Life and Credit Disability Insurance are underwritten by CMFG Life Insurance Company.

MEMBER'S CHOICE® Mechanical Repair Coverage is made available to you by CUNA Mutual Insurance Agency, Inc., and is insured by Virginia Surety Company, Inc.

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