

LENDING PRODUCTS
AND PAYMENT SECURITY

LOANLINER® Documents' Pre-Approved Lending Suite

Enhancing Consumer Lending



TO HELP ATTRACT MEMBERS AND GENERATE MORE LOANS, YOU NEED EFFICIENT, EASY TO USE LENDING PRODUCTS – products that streamline the lending process and help build deeper ties with members. LOANLINER® Documents' Pre-Approved Lending suite does just this.

This innovative lending document suite helps credit unions generate new and used vehicle loans, or loans for other titled property such as boats, campers, ATVs and motorcycles. It allows you to pre-approve your member for a loan and then provide the documents he or she needs to go shopping at the dealership.

Think of the **Pre-Approved Lending suite** as your member's "PAL" when it comes to buying a car, truck, camper or boat.

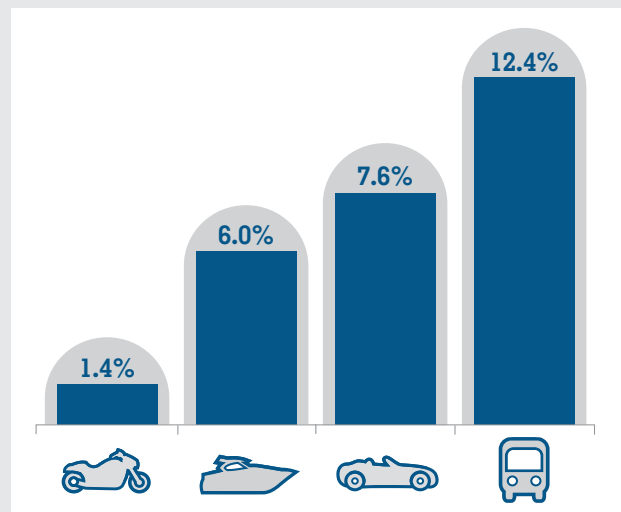
The Pre-Approved Lending suite is comprised of four main closed-end documents:

1. Pre-Approved Loan and Security Agreement and Truth In Lending Disclosure
2. Truth In Lending Disclosure for each additional loan type
3. Pre-Approved Express Draft (Check or Site Draft)
4. Pre-Approved Express Draft Confirmation Receipt

2013 Sales Growth

2013 had great year over year growth for autos and sport vehicles. See how the Pre-Approved Lending suite can help you better serve your members.

Motorcycles: webbikeworld.com, "Motorcycle Sales Statistics" Feb. 4, 2014 Boats: RVBusiness.com, "Boat Sales Post Double-Digit Gains In December" Jan. 21, 2014 Cars: cnbc.com, "Global auto sales hit record high" Jan. 9, 2014 RVs: RVBusiness.com, RV Sales, Apr 14, 2014





Making closed-end lending more convenient for you and your members.

BENEFITS:

- Available in an electronic format
- Document and compliance support from LOANLINER's team of specialists
- Access to the planning guide, step-by-step User Guide instructions and training sessions
- Covered under LOANLINER Document's limited Compliance Warranty

PRODUCT FEATURES:

- Fixed, variable or step rates
- Flexible repayment terms
- Payoff of owed trade-in balance
- Check or site draft
- Supports Payment Protection, GAP and MRC

OPEN-END VS. CLOSED-END LENDING

Pre-Approved Lending can be confused with other consumer lending types like open-end plans or revolving credit. This document suite includes approaches that streamline the member transaction without compromising compliance and is designed only for use in making closed-end loans. The Pre-Approved Lending suite does not replace closed-end lending documents that a credit union would use for indirect lending or "other" secured loans.

Take advantage of LOANLINER's Pre-Approved Lending product to bring more lending opportunities to your credit union. Consistent with LOANLINER Document's commitment to providing superior service to our customers, we will work with you as you set up this lending program at your credit union.

To learn more about Pre-Approved Lending or LOANLINER's comprehensive suite of lending documents, contact us today at **800.356.5012** or visit **www.loanliner.com/preapproved**. We'll help you find the right document set to fit your lending needs.

For more information call **800.356.2644**



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