

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:

- 47% of Americans don't have money to pay unexpected expenses⁴
- 1 in 4 unemployed Americans were jobless for 27+ weeks⁵
- 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

8X

Fee income per member is 8X higher for credit unions with at least 5 CUNA Mutual Group Lending Products.¹

9M

Credit unions trust us to protect more than 9M member loans valued at over \$50 billion.²

2X

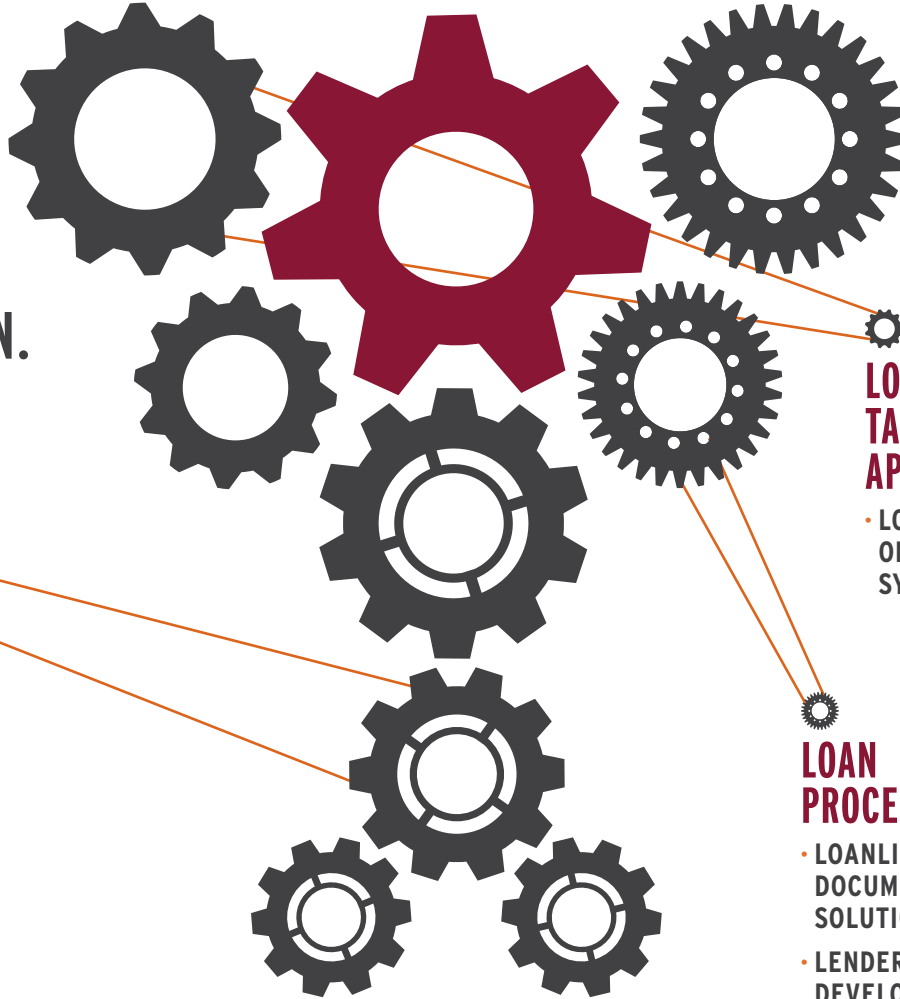
For credit unions with 5+ lending products ROA is 2X higher.³



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
- MORTGAGE PAYMENT PROTECTION

LOAN TARGETING + APPLICATION

- LOANLINER.COM® | ONLINE LENDING SYSTEM

LOAN PROCESSING

- LOANLINER® DOCUMENT 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, 3 CUNA Mutual Group Internal Reports, June 30, 2015. 2. CUNA Mutual Group Internal Reports 2015. 4. PunditFact, "47% say they lack ready cash to pay a surprise \$400 bill," June 17, 2015. 5. U.S. Bureau of Labor Statistics, "Spotlight on Statistics," March 2015. 6. Social Security Administration, Fact Sheet, October 2015

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Mortgage Payment Protection is the marketing name for Group Mortgage Protection Insurance which may include Life and Disability Insurance underwritten by CMFG Life Insurance Company and Involuntary Unemployment Insurance underwritten by CUMIS Insurance Society, Inc. Life, Disability and/or Involuntary Unemployment are not available in all states.

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