

# Business Services



Current in the ever changing world of compliance.



## THE REALITY OF COMPLIANCE TODAY

When it comes to compliance, your credit union cannot afford to leave a single stone unturned—or more accurately, a single document untested. There is just too much at stake. That's why over 75% of all U.S. credit unions rely on LOANLINER® Documents to provide the documents they need for their member transactions for Consumer Deposit, Consumer Lending, Real Estate Lending and/or Business Services.<sup>4</sup> LOANLINER Documents is your single source of documents and compliance support.

LOANLINER Business Services Documents support a variety of business transactions including:

- Deposit Accounts
- Small Business Lending
- Business Real Estate Lending
- Credit Cards

LOANLINER Documents are backed by our comprehensive limited compliance warranty reassuring customers that our documents are consistent with the latest federal and state regulations.

LOANLINER Documents' customers benefit from more than just compliant documents. Our value goes way beyond the actual documents as customers receive assistance with compliance. Included exclusively for our customers are:

- One-on-one access to compliance and operations specialists
- Educational training and guides
- Access to the online Lending Resource Center
- Ongoing Compliance Alerts and FYI's
- And more ways to keep current in the ever-changing world of regulatory requirements.

**COMPLIANCE. IT'S OUR BUSINESS.**

**14,000+** As of September 2014, regulators have released more than 14,000 pages of proposed and final regulations related to Dodd-Frank Act<sup>1</sup>

**2,500** The LOANLINER compliance team receives over 2,500 phone calls a month regarding a wide variety of complex compliance and operation questions<sup>2</sup>

**308** LOANLINER Documents offered 308 training sessions exclusively to our customers in 2013 to help combat all the new regulations issued<sup>3</sup>

**LOANLINER**



# LOANLINER Business Services Documents support a variety of business transactions

LOANLINER Business Service documents provide the documents you need to open and maintain your business accounts. Documents consist of the Business Deposit Suite, Business Credit Card Suite and the Business Lending Suite which features small business and real estate. Business Service documents are designed for use with businesses, partnerships, sole proprietor, nonprofits, clubs and other organizations.

Did you know that Member Business Loans (MBL's) grew by a strong 10.8% in 2013 bringing these loan balances to represent 7.3% of a credit union's loan portfolio? At \$48.2B in balances, MBL's are 11% more than all credit card loan balances in credit unions.<sup>5</sup> You'll find a unique approach to small business lending with LOANLINER Business Service documents. Only one plan is needed to conduct convenient transactions and provide simplified future lending transactions with your members.

Our Member Business Deposit accounts create an ability for credit unions to establish new account relationships that ultimately will drive additional revenue. For example, credit unions can generate fee revenue off of daily cash deposited, transaction, and other account related activity. Businesses are accustomed to paying these type of fees for deposit support.

Our documents can be personalized to your credit union with name, address, logo and credit union variables to reflect your product offering (rates, fees, terms, product names, etc.). Credit unions can also customize LOANLINER Documents to fit with your processes, needs or corporate image (layout, branding, etc.). LOANLINER Documents are compatible with a wide range of host and loan origination systems including account opening systems. LOANLINER Documents support the placement or gathering of electronic signatures.

When compliance changes come your way, don't worry. This is our business. We utilize cross-functional teams to examine and assess a compliance change's impact to documents and member transactions. We communicate any impact along with document options (updated or new) to customers. The depth of our bench means that you have access to the right folks with the right compliance and operational expertise and we have plenty of resources to work compliance changes and operational challenges.

Take advantage of the entire suite of LOANLINER Document Solutions. LOANLINER Business Services Documents are just one element in our innovative member-focused programs. Each component is designed to work seamlessly with one another to help give your credit union an unprecedented level of support and resources to drive superior service and deliver maximum satisfaction. Plus, credit unions receive compliance assistance that is the hallmark of LOANLINER Documents. Compliance. It's our business.

**LOANLINER**  
LOANLINER Document Solutions

- Consumer Deposit
- Consumer Lending
- Real Estate Lending
- Business Services

<sup>1</sup> <http://regreformtracker.aba.com>, September, 2014  
<sup>2</sup> CUNA Mutual Group Internal Report, October, 2014  
<sup>3</sup> CUNA Mutual Group Internal Report, October, 2014  
<sup>4</sup> CUNA Mutual Group Internal Report, November, 2014  
<sup>5</sup> CUNA Mutual Group Internal Report, July, 2014

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