

# Consumer Lending



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>3</sup> LOANLINER Documents is your single source of documents and compliance support.

LOANLINER Consumer Lending Documents support a variety of transactions including:

- Closed-End and Open-End
- Pre-Approved Loans
- Credit Card Applications, Agreements and Disclosures
- Lines of Credit (LOCs)
- Co-Signer and Guarantor

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. Customers have access to compliance support. 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>2</sup>

**LOANLINER**



# LOANLINER Consumer Lending Documents support a variety of transactions

The LOANLINER Consumer Lending documents offers complete, convenient and compliant consumer loan documents. LOANLINER's comprehensive suite of consumer lending documents is designed for virtually any open-end, closed-end or credit card consumer loan. LOANLINER's open-end documents support single to multiple lines of credit depending on your credit union or member needs. You are covered whether you are offering one line of credit or a variety of different lines.

Did you know that you can easily initiate payment protection discussions with your members using LOANLINER Consumer Lending documents? Payment Protection enrollment can be integrated right into the documents making the offer feel natural and part of the document completion process. This exclusive feature allows you to help protect more members while also increasing non-interest income for your credit union.

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 (color, layout, branding, etc.). LOANLINER Documents are compatible with a wide range of host and loan origination systems. LOANLINER Documents support the placement or gathering of electronic signatures. And our credit card documents support VISA®, Mastercard® and Discover® branded cards.

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 Consumer Lending Documents are just one element in our innovative member-focused programs. Each component is designed to work seamlessly with one another to 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 Reports August, 2014

For more information call 800.356.2644



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