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CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

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CU*Answers Adds Decision Modeling to CU*BASE

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CU*Answers has announced it partnered with Portfolio Defense Consulting Group, a recognized expert in consumer credit risk management and modeling. With data from clients utilizing its CU*BASE processing system, Portfolio Defense and CU*Answers developed 247 Lender, a custom empirical model that's based on an actual sampling of varying sized credit unions.

Because 247 Lender is handled through ZOOT - CU*Answers online credit report partner - it has been able to create a model solution that is bureau agnostic, meaning that CU*BASE clients may retrieve credit reports from Trans Union, Experian or Equifax; whichever provider best fits a credit union's market.

247 Lender contains a set of configurable filter settings that control when a decision model will be pulled. This filtering criteria prevents a model from being pulled in situations for which a member will obviously not be approved. The system also reviews configured credit report retention settings to avoid pulling a new report and decision if there is already a current one on file. Clients may configure products and services to be approved based upon the model score. Clients may also set up the filter variables to control which applications will run through the model. No internal expertise is required for building the model.

Clients pay $.50 cents each time the model is accessed, as based upon passing the configured model filters. Daily reports are provided for evaluating loan applications accessing the model.

Using this model, clients are providing member loan approvals 24 hours a day, 7 days a week via multiple delivery channels – such as from the lobby, via a SEG web site, online banking application or other web delivery channels – such as an indirect lending.

CU*Answers goal for 247 Lender is to take care of the top and bottom 30% of member loan application requests – the obvious Yes answers – giving clients more time to handle the applications that require personalized attention. In cases where a loan application is "iffy", the model points an underwriter in the right direction, highlighting credit issues and possible negation points.

About CU*Answers

CU*Answers was founded more than 35 years ago and is a 100% credit union-owned CUSO located in Grand Rapids, Michigan. CU*Answers offers a wide variety of services for credit unions including its flagship CU*BASE processing system in both an online (ASP) and in-house environment, and Internet development services featuring the **It's Me 247** online banking product. Additional services include web site development, network design and security, image check processing and CU*Check 21 services. CU*Answers provides combined services to credit unions nationally representing nearly 1.5 million members and $10 billion in credit union assets. CU*Answers provides expertise in implementing technical solutions to operational needs, and is a leader in helping credit unions form strategic alliances and partnerships. For more information, visit www.cuanswers.com.

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