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Lender*VP Recommends Reports to Enhance Bottom Line

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The Lender*VP Team of CU*Answers, a West Michigan-based CUSO recommends a series of reports to enhance credit unions' bottom lines. These reports are available through CU*Answers' core processing system, CU*BASE.

Lender*VP, 'Our Favorite Lending Reports', are designed to analyze loan and collection business at the credit union level. Some of the reports include:

- **Loan Interest Analysis Report** – Use this report to see your current portfolio yield. Track this information to look back and see where your loan spread has been historically and which direction it is moving. Use this analysis to move your portfolio in the direction your credit union wants to move in the future.
- **Loan Delivery Channel Analysis** – Use this report to view turn-around time your lending factory is providing your members, to view processor volume both by dollar amount and number by date ranges, loan officer volume both by dollar amount and number by date ranges, as well as productivity of underwriters.
- **Loan Risk Score Analysis Report** – This report is a must for anyone who currently uses risk-based pricing. Use it to compare the performance of your risk based pricing with your loan performance. See if your risk matches your reimbursement. Do you need to adjust your credit score ranges or adjust your variance? This report tells you loans that are paid current and then breaks down the delinquent loans by ranges that you define.

Information on how to create these reports, and others can be found on the Lender*VP website, <http://lendervp.com>.

About CU*Answers

CU*Answers was founded over 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, Internet Development Services featuring the **It's Me 247** Online Banking product, Member Check Processing and Direct Deposit processing services. CU*Answers provides combined services to 165 credit unions nationally representing nearly 1.5 million members and \$10 billion in credit union assets. For more information about how "We Make Credit Unions Go" please visit CU*Answers at www.cuanswers.com.

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