



FinXTech Connect Executive Briefings:

# Unlock Your Lending Potential – Overcome Small Business Credit Risk With Lenders Cooperative LOS + Small Business Loan Scoring

**FinX**Tech.

Brought to you by: **BankDirector.**

#FXT23

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**LENDERS**  
COOPERATIVE



## Credit Underwriting

Shared Services



## SBA LSP Operations

Shared Services



## Loan & Deposit Operations

### Loan Servicing

Shared Services



## Call-Center Operations

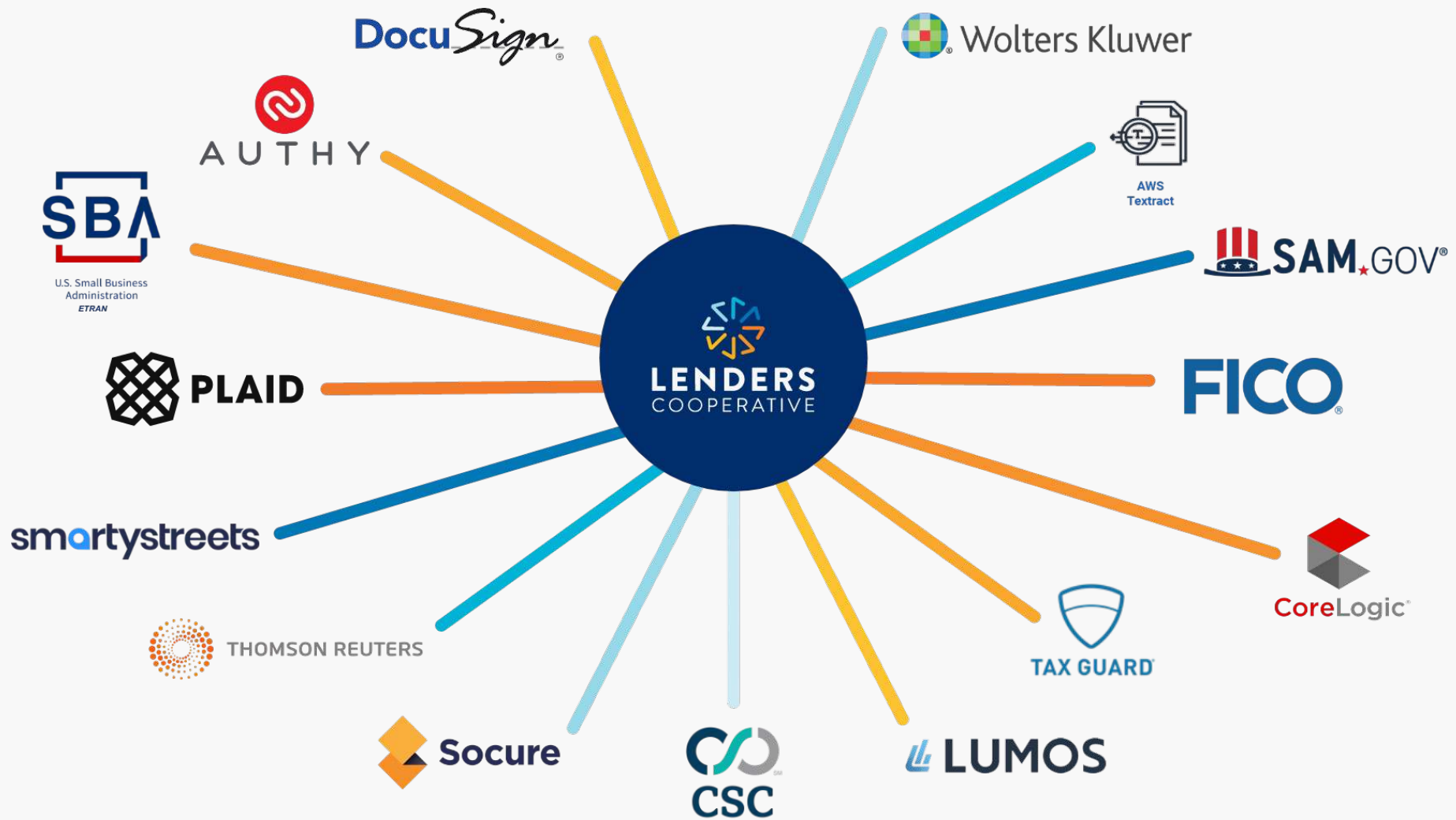
Shared Services

The screenshot displays the Lenders Cooperative web application interface. The user profile for Jenny Moore (jmoore65) is shown on the left, with fields for Phone Number, Email, Tax ID, and Address. The total loans from SBA are listed as \$344,000.81. A 'Loan Application' modal is open, showing the status of a 'Small Business Line of Credit' as 'Application In Progress'. The 'Business Structure' section indicates the user is the 'Primary Borrower' and has selected 'Sole Proprietorship' as the 'Entity Type'. A message states: 'You have specified business entity type as Sole Proprietorship. If this is not correct, please click [here](#) to change your selection.' The background shows a 'Pending Requests' table with two entries: 'SBA Express Line of Credit' (Waiting on You, In Progress) and 'Small Business Line of Credit' (Declined). A 'Borrower' table lists 'Pizza Palace' and 'Jenny Moore' with their respective outstanding balances.

Application Number	Loan Amount	Status	Action
#59955116672	\$50,000.00	In Progress	Action
#81365240433	\$70,000.00	Declined	Action

Request Number	Status	Action
#786352	Completed	Action

Borrower	Status	Outstanding Balance	Action
Pizza Palace	Open	\$25,000.00	Action
Jenny Moore	Open	\$35,000.00	Action



✓ LOS Fees are based on a per Loan Volume

✓ No maintenance or support required

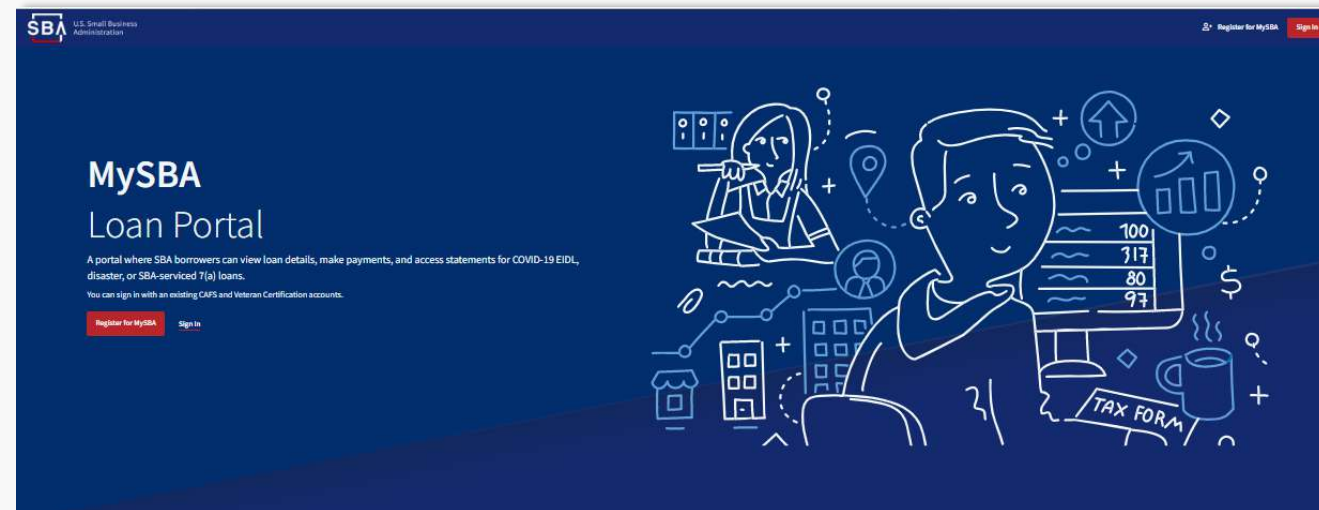
✓ We grow as you grow

# Key Integrations: Leveraging Best in Class



## *Same organization behind both products and initiatives*

Penn Community Bank Deploys the Lenders Cooperative Loan Origination System to Streamline Loan Processing and Enhance Customer Experience





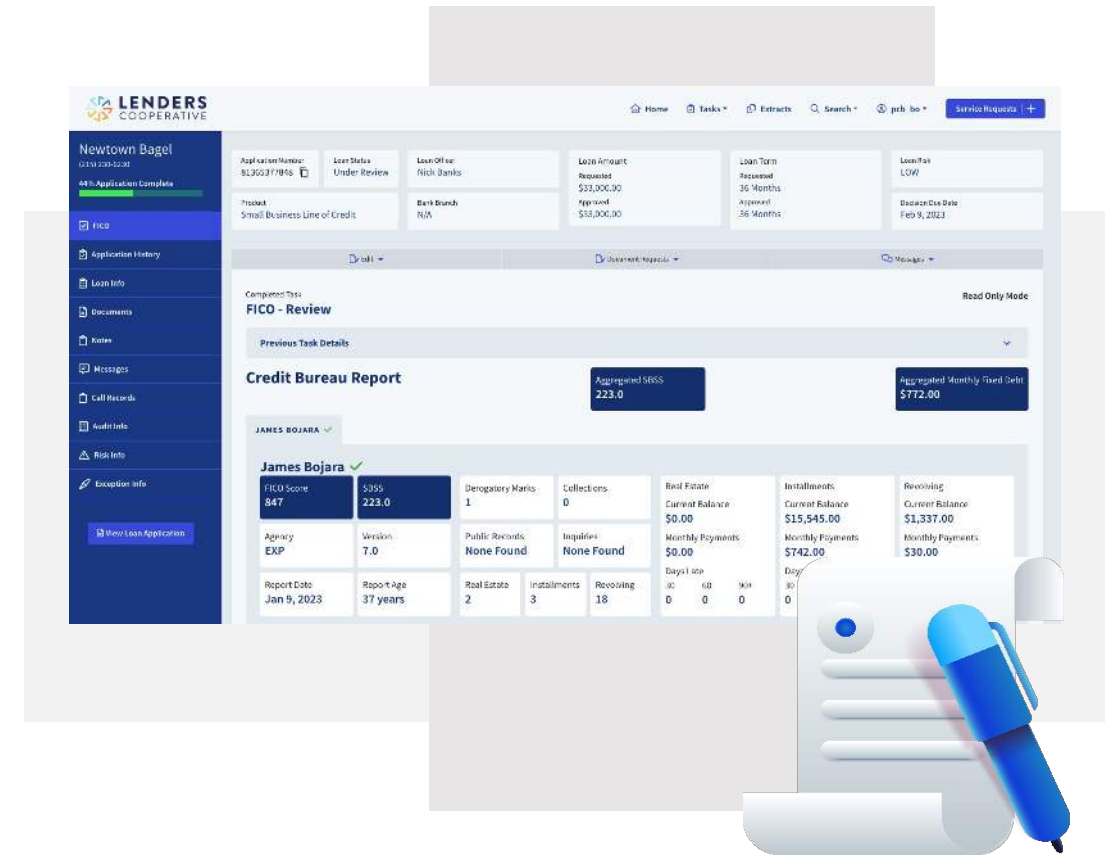
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Appendix

## Shared Services **Credit Underwriting**

## Commercial Credit Underwriting Services:

- ✓ New Money Underwriting – CRE, C&I etc.- Financial Statement Spreading, Narrative Credit Write Ups
- ✓ Credit Servicing (Annual Reviews) – Financial Statement Spreading, Test Covenants, Risk Identification / Mitigation



\* Per Unit Fee allows Lenders to focus on Growth while lowering Efficiency Ratio

# Shared Services **SBA LSP Operations**

## SBA Express & 7a:

- ✓ RM Training & Deal Structuring Consultation
- ✓ Underwriting
- ✓ Packaging
- ✓ Processing
- ✓ Communicate with SBA Servicing (Fresno/Little Rock)
- ✓ Post-Closing Reviews
- ✓ Servicing / 1502 Reporting

## One Application - Multiple Offers

Our platform is designed to allow a single application in-take with optional counter-offers to place the borrower in the right product with optimal pricing.

Pending Requests

View All Pending

SBA Express Line of Credit

Waiting on You

Application Number

#59955116672

Loan Amount

\$50,000.00

Status

In Progress

Action |

Small Business Line of Credit

Application Number

#81365240433

Loan Amount

\$70,000.00

Status

Declined

Action |

Address Change

Request Number

#786352

Status

Completed

Action |



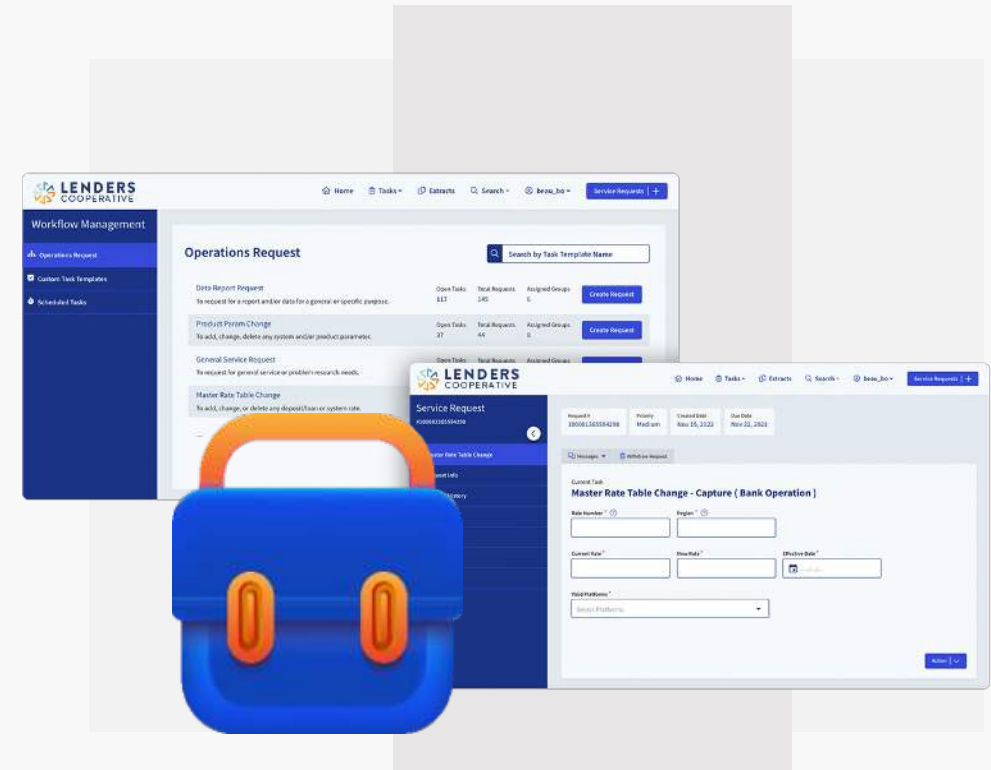


# Shared Services **Bank Operations**

## Loan Processing and servicing

Our team of banking operations professionals aim to optimize traditional loan processing and servicing leveraging technology integration.

- Loan Core System Integration and Boarding
- Document Imaging and Indexing
- Quality Control Reviews
- SBA 7a and PPP Loan Servicing
- General Ledger and Internal Account Reconciliation

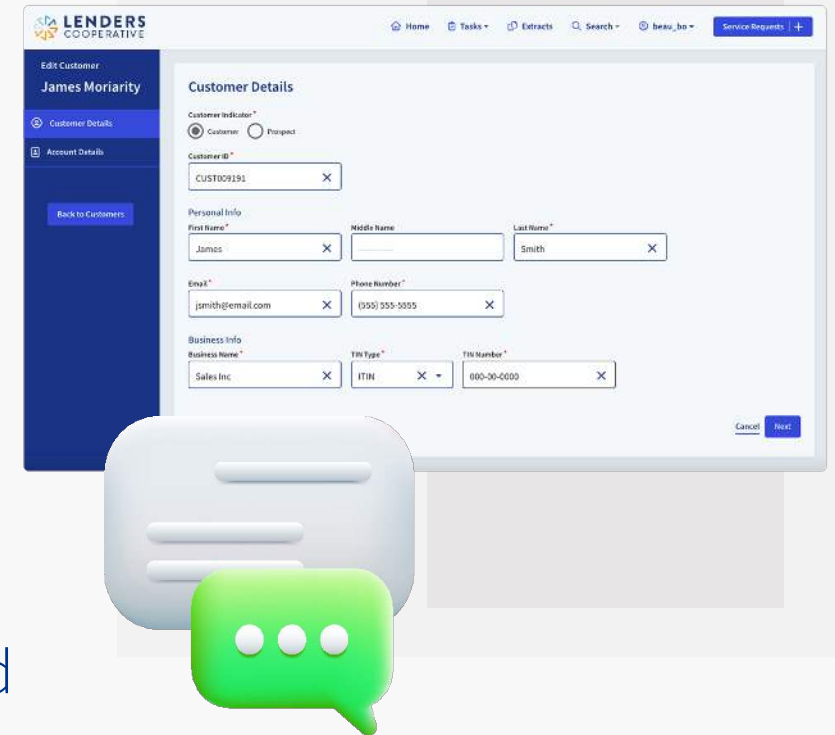


# Shared Services **Call Center**

## Integrated Call Center Operations

### Inbound Servicing

- Lenders Cooperative has established an inbound servicing team of seasoned financial professionals experienced in supporting small business and government guaranteed lending solutions.
- Outbound Campaigns
- Leverage Lenders Cooperative to facilitate outbound sales and borrower service campaigns.



The image shows a screenshot of the Lenders Cooperative web application. The left sidebar contains navigation links: 'Edit Customer', 'James Moriarty', 'Customer Details' (selected), and 'Account Details'. A 'Back to Customers' button is also present. The main content area is titled 'Customer Details' and contains a form with the following fields:

- Customer Indicator:** Radio buttons for 'Customer' (selected) and 'Prospect'.
- Customer ID:** Text input field containing 'CUST00191'.
- Personal Info:**
  - First Name:** Text input field containing 'James'.
  - Middle Name:** Text input field.
  - Last Name:** Text input field containing 'Smith'.
- Email:** Text input field containing 'jasmith@email.com'.
- Phone Number:** Text input field containing '(555) 555-5555'.
- Business Info:**
  - Business Name:** Text input field containing 'Sales Inc'.
  - TIN Type:** Dropdown menu showing 'ITIN'.
  - TIN Number:** Text input field containing '000-00-0000'.

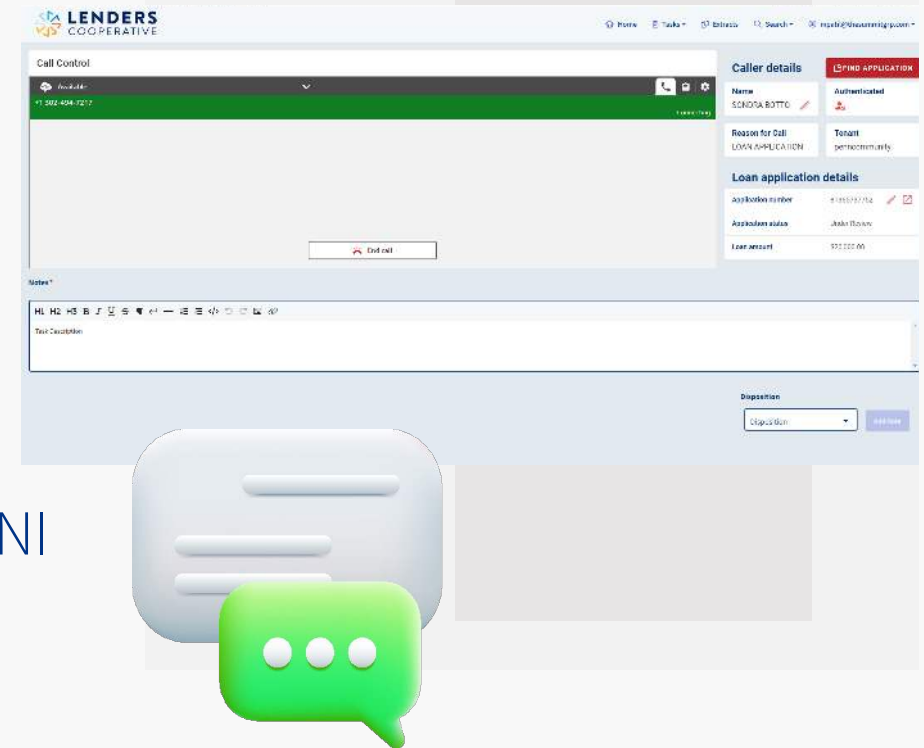
At the bottom right of the form are 'Cancel' and 'Next' buttons. Overlaid on the bottom right of the screenshot are two chat bubbles: a light blue one and a green one with three white dots.

# Platform Integrations **Call Center**

## Integrated Call-Center Technology

### Platform Features:

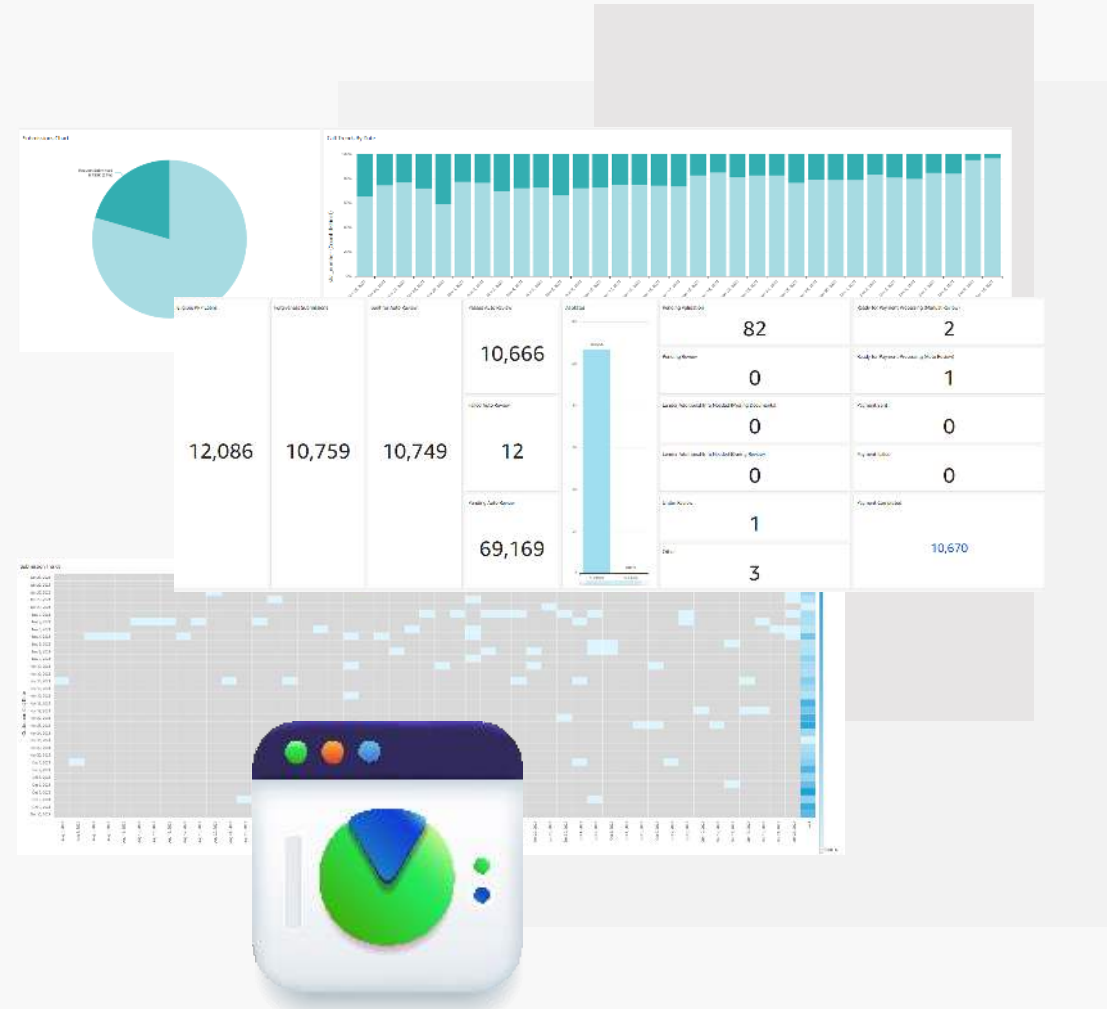
- Lenders Cooperative has built an integrated platform that operates to support Contact Centers.
- Integrated into AWS Connect and Genesys Cloud
- Features include traditional caller authentication; ANI match and notes/contact history.



# Application Features **Bankers Analytics**

## AWS Quicksights – Pipeline Reports

Platform has been designed to provide the Lenders with an embedded analytics platform that can be used to join data externally to the platform (Core Platform Data, Website Data, etc) – AWS Quicksights Reporting Tool



## Application Features **Financial Statement Spreading**

# Financial Statements Spreading for C&I and CRE Loans

## ✓ Commercial & Industrial (“C&I”) Spreads

- ✓ Balance Sheet
- ✓ Income Statement
- ✓ Cash Flows
- ✓ Detailed Ratios

## ✓ Individual Spreads

- Personal Financial Statement
- Personal Cash Flow

## ✓ Consolidations

## ✓ Global Cash Flow

## ✓ User Defined Analysis & Reports

## ✓ Risk Factor Heatmapping

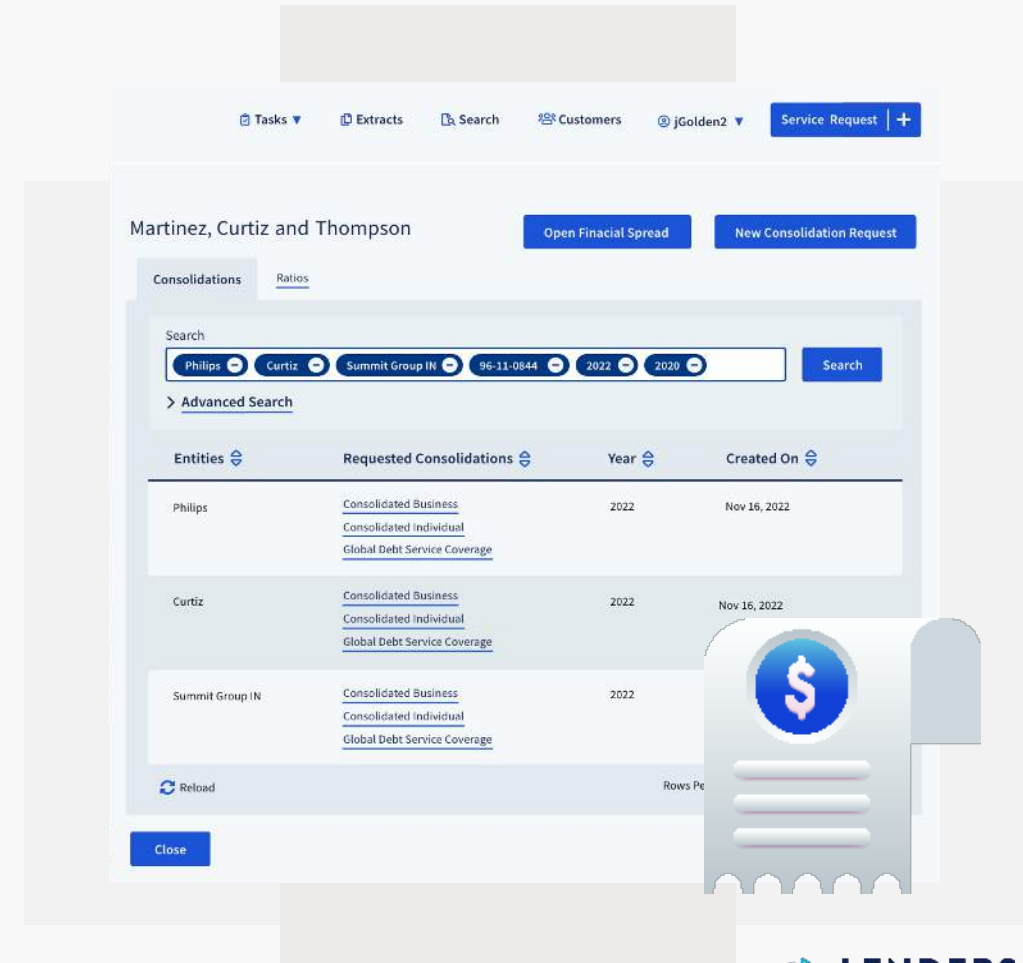
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# Application Features **Financial Statement Spreading**

## Financial Statements Spreading for C&I and CRE Loans

- ✓ Commercial Real Estate – Project Underwriting Templates (Rent Roll, NOI, DSC, Debt Yields, Sensitivity Analysis)
  - ✓ Office/Retail/Industrial
  - ✓ Multifamily



# Application Features Deposit Account Creation

## Deposit Account Capability

### Platform Features:

- Deposit Account workflows to enable Lenders to accept depository data.
- Allowing small business account opening along side the lending experience.

The screenshot displays the Lenders Cooperative website interface for a "Deposit Application" for "Small Business Deposits". The page is divided into several sections:

- Left Sidebar:** A navigation menu with options: Disclosure, About Your Request, Business Details (highlighted), Beneficial Ownership Details, Signer Details, Entity Attachments, Business Information, Account Information, and Summary.
- Business Details Form:** The main content area contains a form with the following fields:
  - Business Name \*
  - Business Formation Date \*
  - Date of Application \*
  - Tax ID Number \*
  - Industry of the Business \*
  - Physical Business Address (Address Line 1, Address Line 2, City, State (dropdown), Zip, Zip 4).
- Application Guide:** A sidebar on the right provides instructions: "You will be asked to list all the companies or businesses under the primary business" and "You will be asked to list each business in a few minutes."
- Bottom Section:** A table lists existing deposit accounts with columns for Account Number, Deposit Type, Business Name, Status, and Balance. Two accounts are shown:
  - Account Number: #81365240433, Deposit Type: Small Business Line of Credit, Business Name: Pizza Palace, Status: Open, Balance: \$25,000.00.
  - Account Number: #47923089207, Deposit Type: Small Business Line of Credit, Business Name: Jeremy Moore, Status: Open, Balance: \$35,000.00.

# Application Features Flexible Doc Management

## Document Upload

### Platform Features:

- Feature enables collaboration and document management between Banking customers and back-office technology.

The screenshot displays the 'Documents' section of the Lenders Cooperative application. The left sidebar contains a navigation menu with options: Loan Application, Disclosure, About Your Request, Questions About Your Business, Borrower Structure, Non-Owner Guarantors, Bank Account, Documents (highlighted), and Summary. The main content area is titled 'Documents' and includes a 'File Upload Instructions' box with details on file size (35 mb) and supported formats (PDF, XLS, XLSX, doc, docx, jpg, png). Below this is a certification statement: 'I certify that the supporting documentation provided is true and accurate in all material respects.' The section is titled 'Documents for Alica Anderson' and is divided into 'Required Documents' and 'Optional Documents'. The 'Required Documents' section shows a table with columns for Document Type, Document for, File Name, and Status. It lists two documents: 'Business Plan' and 'Financial Statements'. The 'Optional Documents' section shows a table with columns for Document Type, Document for, File Name, and Status, listing 'Copy of Prior Credit Report'. Both sections have an 'Upload Another Document' link. At the bottom, there are links for 'Back', 'Save as Draft', and 'Continue'.

**LENDERS COOPERATIVE**

Home Loans Documents Messages Insurance Fa

**Loan Application**  
Small Business Line of Credit

Disclosure  
About Your Request  
Questions About Your Business  
Borrower Structure  
Non-Owner Guarantors  
Bank Account  
**Documents**  
Summary

**Documents**

**File Upload Instructions**  
Name: You cannot upload a file that is larger than 35 mb.  
File Formats: PDF, XLS, XLSX, doc, docx, jpg, png

☐ I certify that the supporting documentation provided is true and accurate in all material respects.

**Documents for Alica Anderson**

**Required Documents** Uploaded: 0/2

Document Type	Document for	File Name	Status
Business Plan	Business Plan	Business Plan	Action
Financial Statements	Financial Statements	Financial Statements	Uploaded Not Ready To Provide

[Upload Another Document](#)

**Optional Documents** Uploaded: 0/1

Document Type	Document for	File Name	Status
Copy of Prior Credit Report	Copy of Prior Credit Report	Copy of Prior Credit Report	Action

[Upload Another Document](#)

[Back](#) [Save as Draft](#) [Continue](#)

LENDERS COOPERATIVE  
contact@lenderscoop.com 955.555.5555 FAQ [Need Help?](#)