FinXTech Connect Executive Briefings:

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

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Brought to you by: BankDirector

#FXT23

LENDERS COOPERATIVE

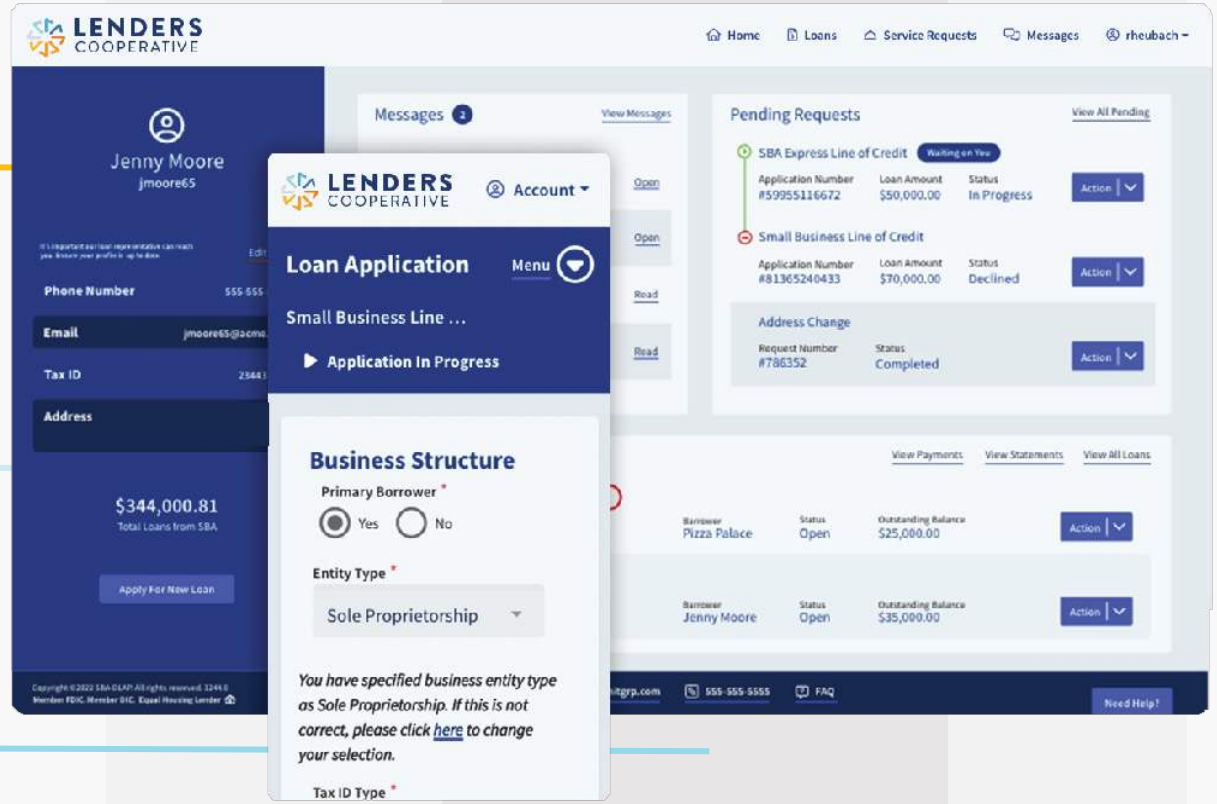
Penn Community

Credit Underwriting
Shared Services

SBA LSP Operations
Shared Services

Loan & Deposit Operations
Loan Servicing
Shared Services

Call-Center Operations
Shared Services



Lenders Cooperative Story

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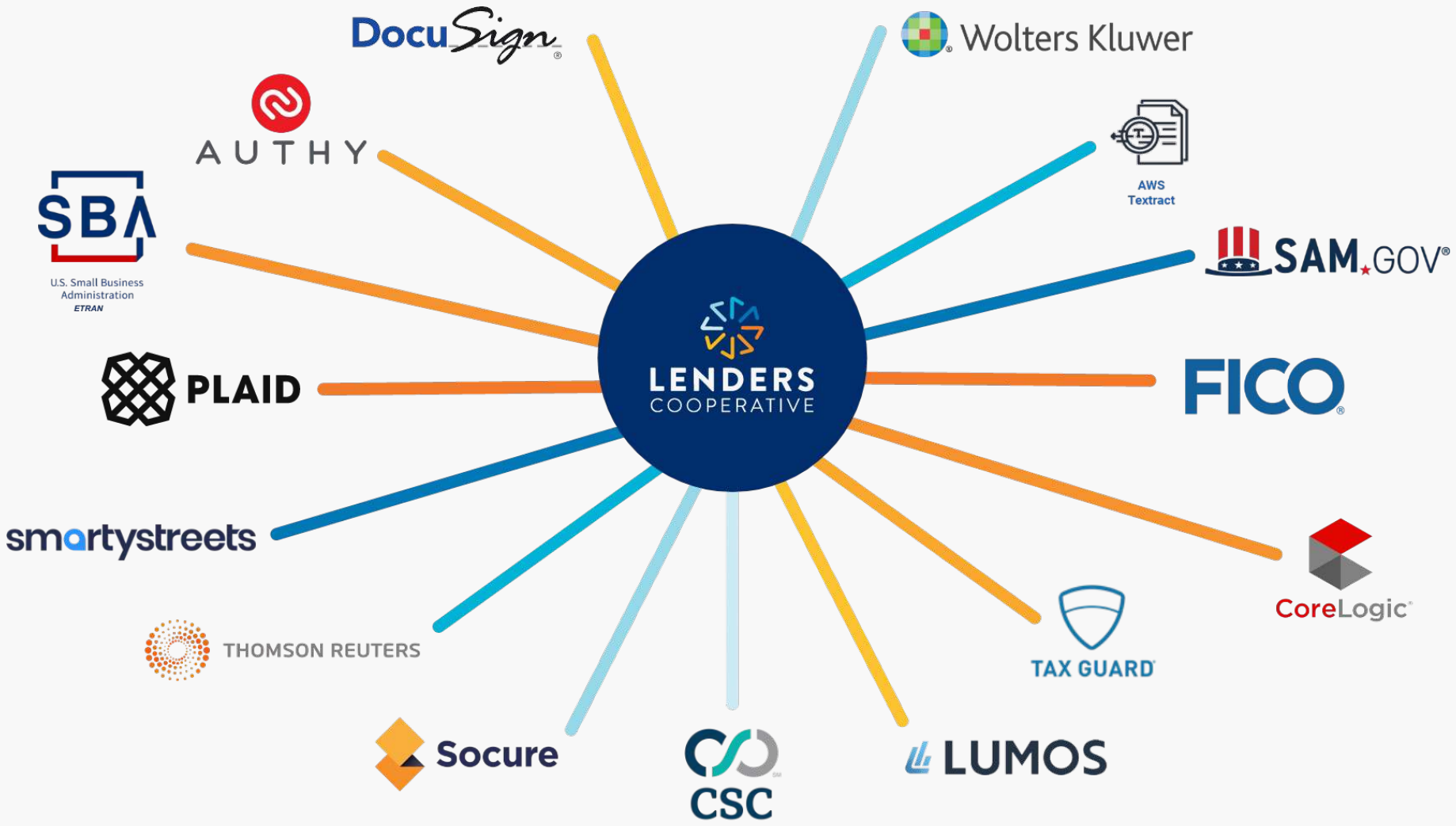

- ✓ LOS Fees are based on a per Loan Volume
- ✓ No maintenance or support required
- ✓ We grow as you grow

Key Integrations: Leveraging Best in Class

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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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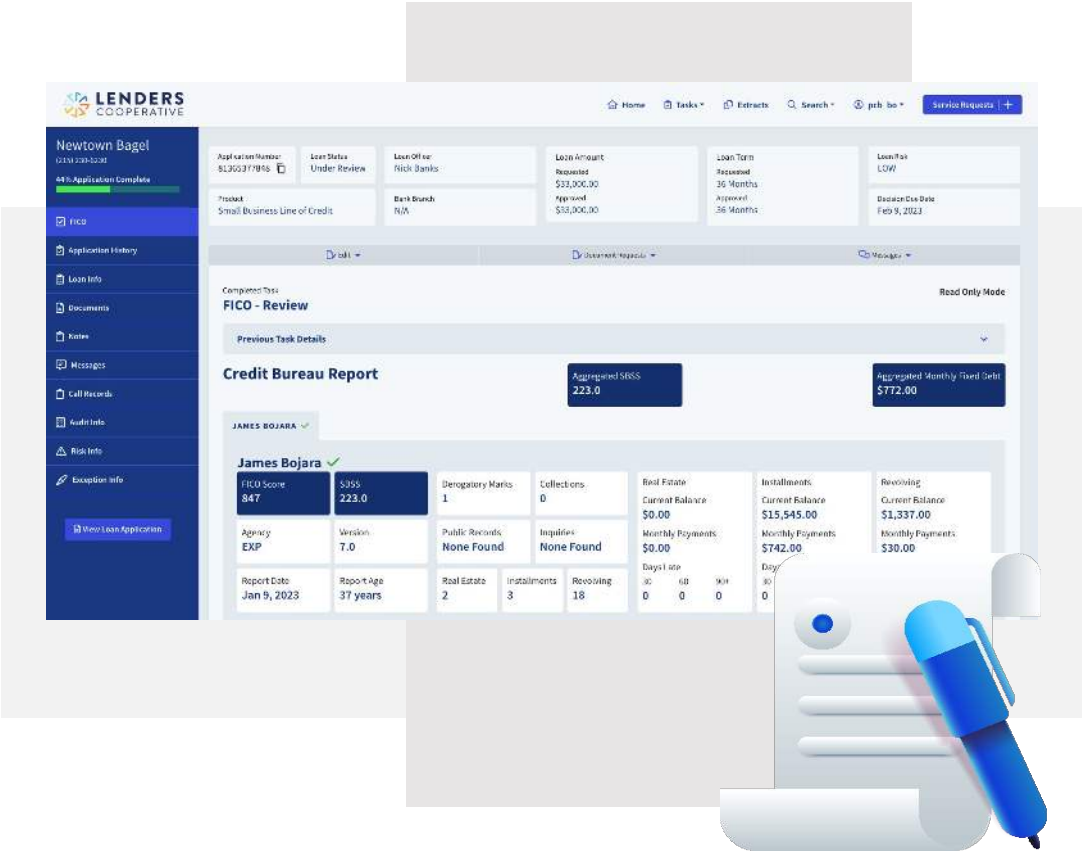
Appendix

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**

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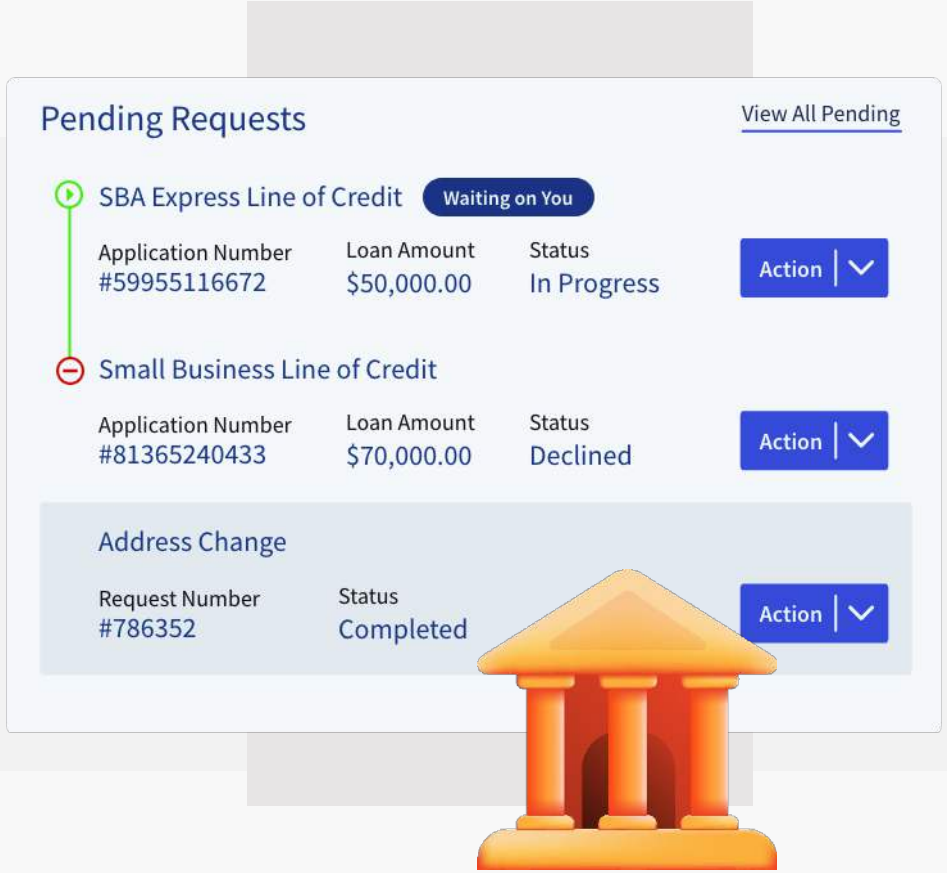
Shared Services **SBA LSP Operations**

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.

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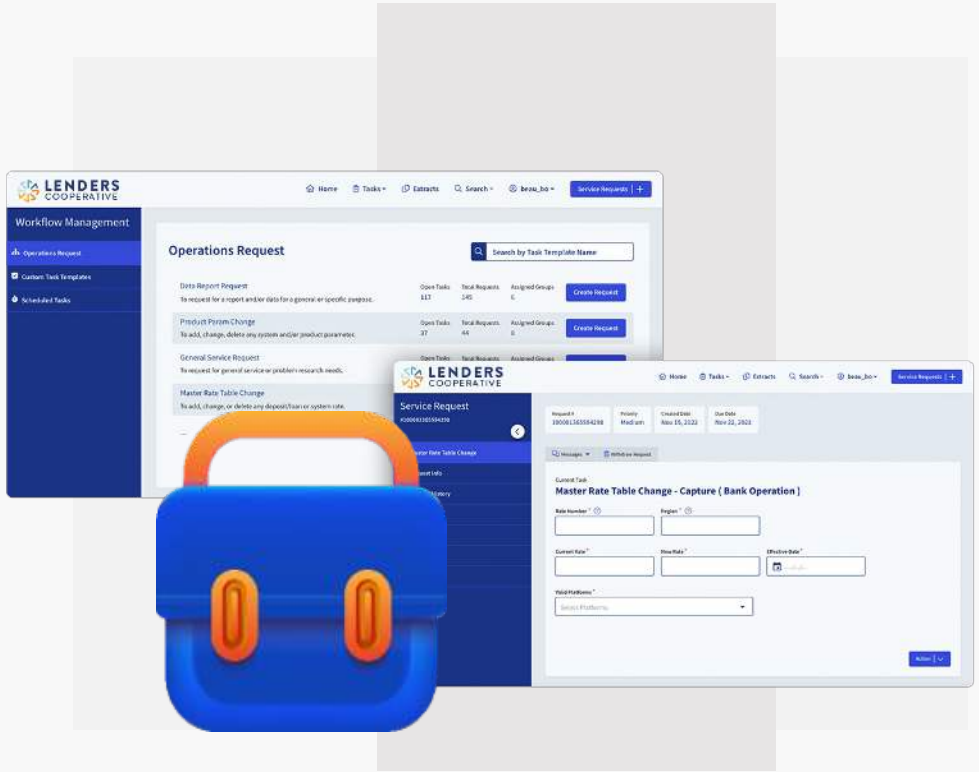
Shared Services **Bank Operations**

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 Reconcilement



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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.

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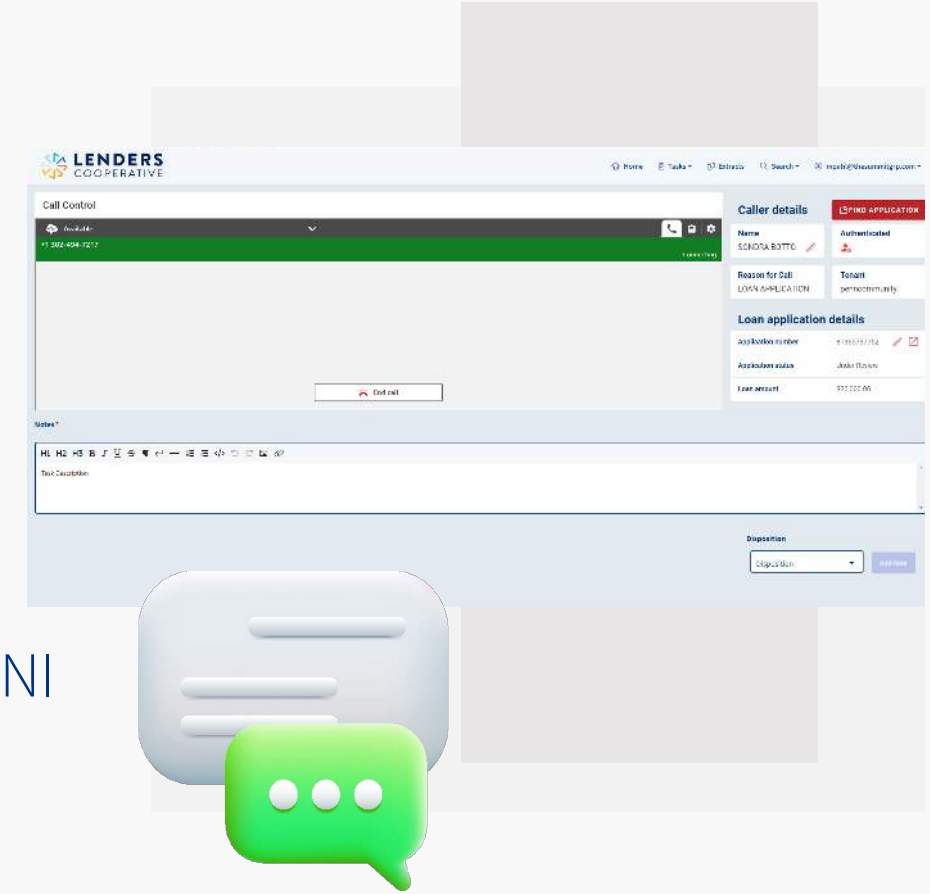
Platform Integrations **Call Center**

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.

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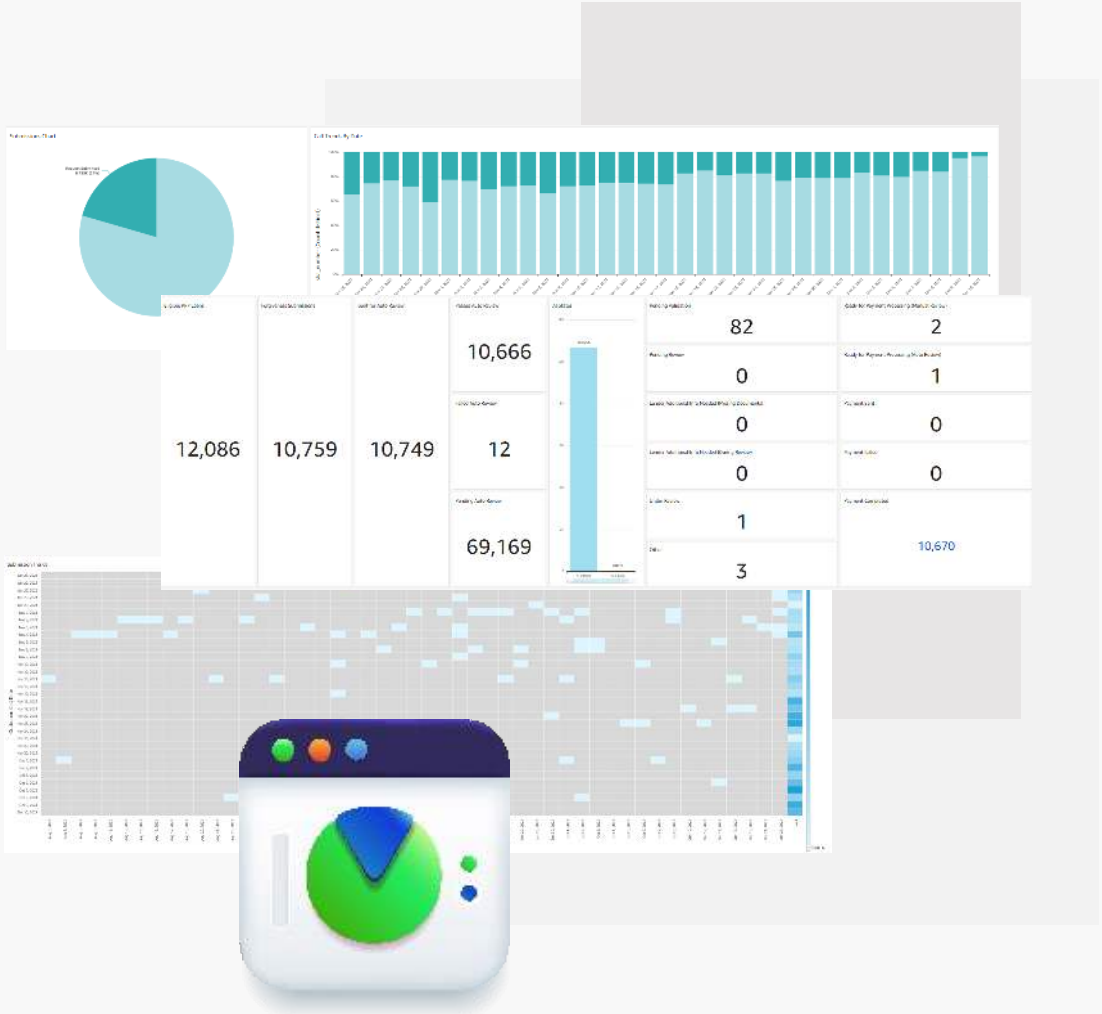
Application Features **Bankers Analytics**

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



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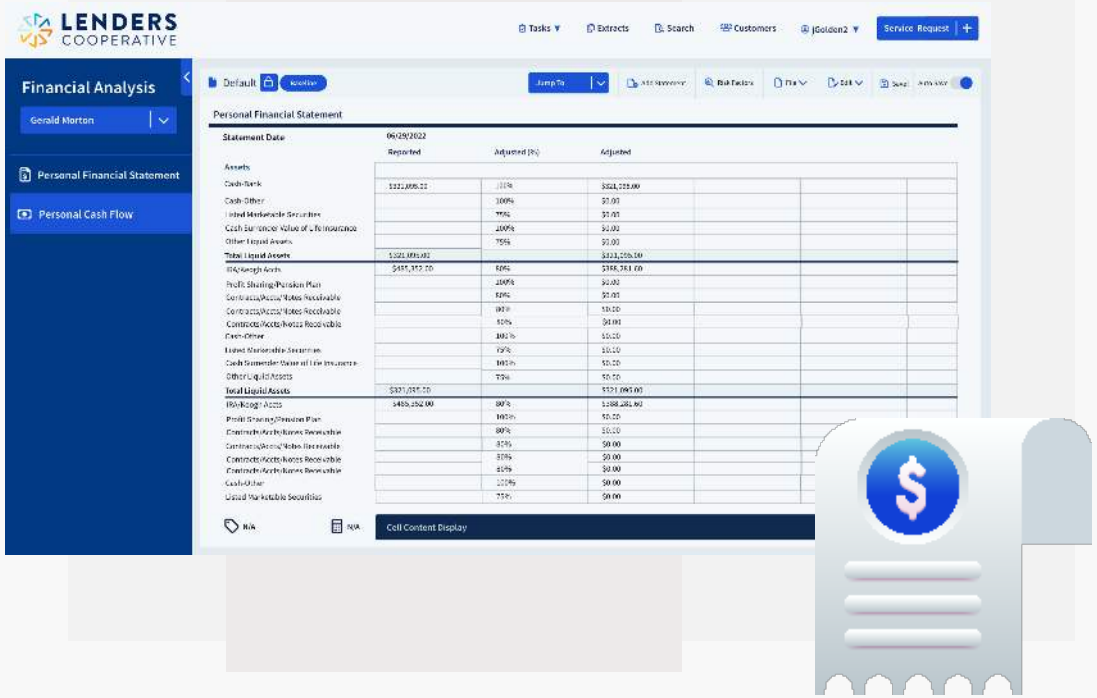
Application Features **Financial Statement Spreading**

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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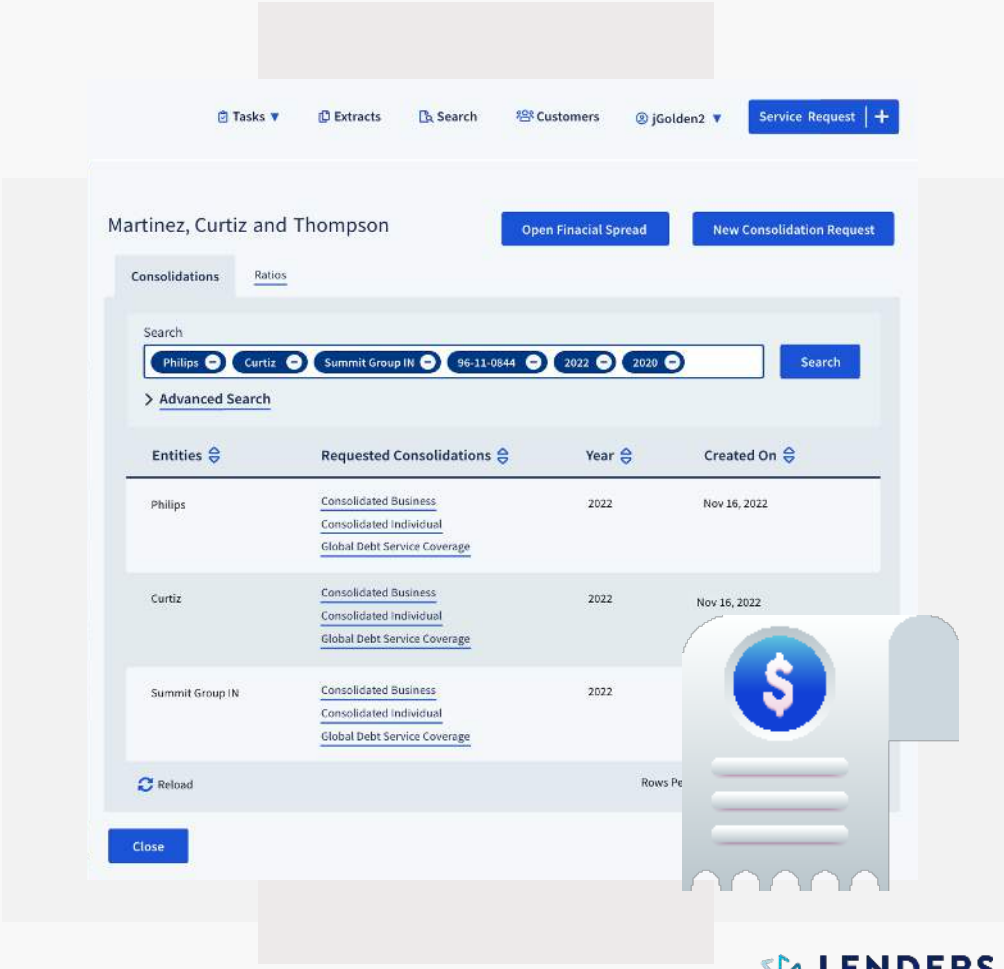
Application Features **Financial Statement Spreading**

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



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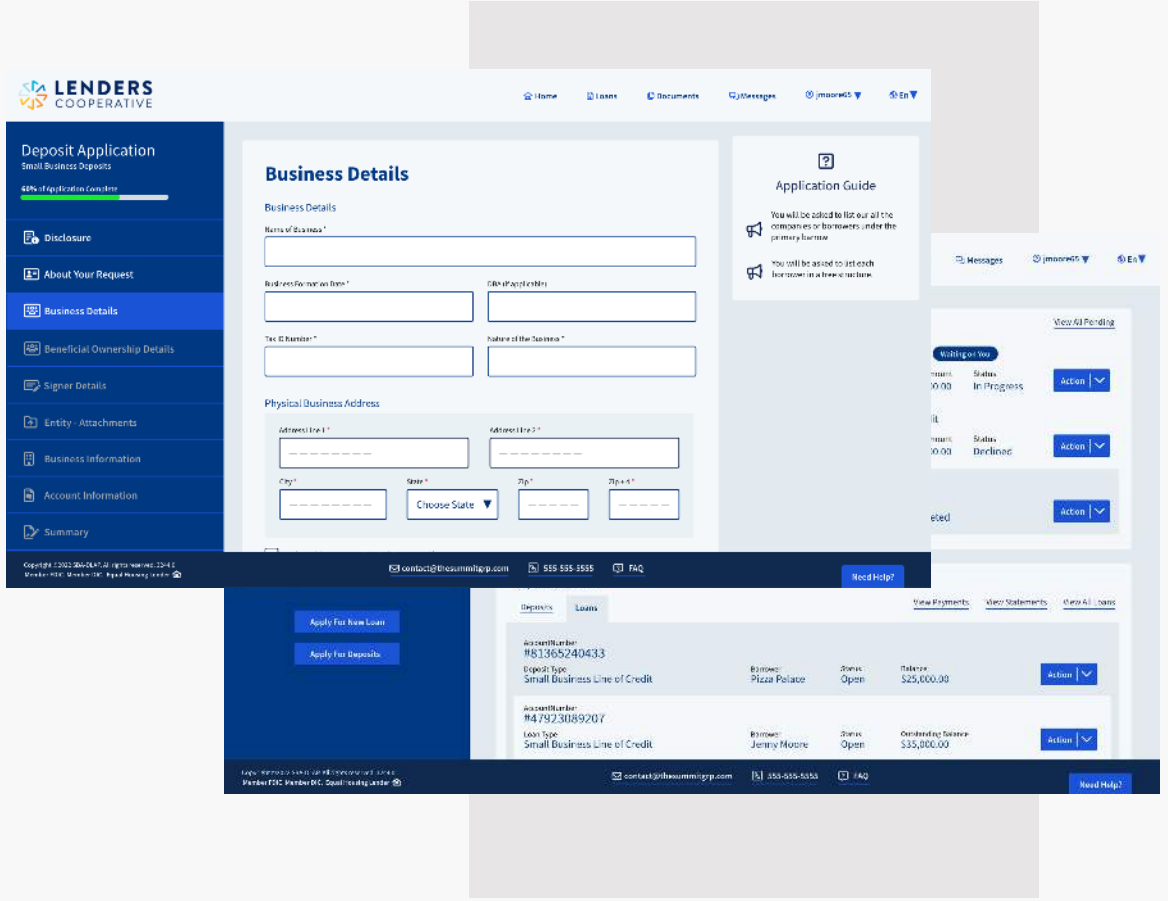
Application Features **Deposit Account Creation**

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.



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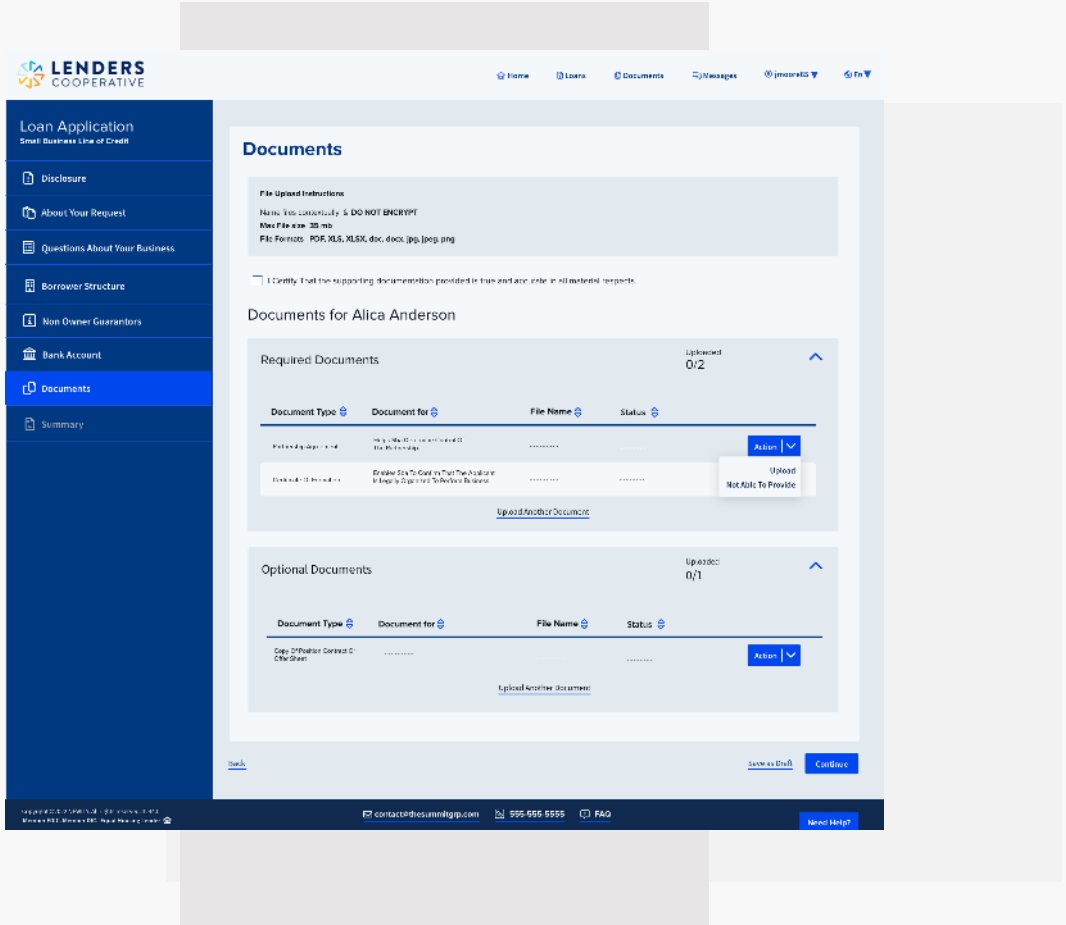
Application Features **Flexible Doc Management**

Document Upload

Platform Features:

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



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