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## Loan Review Services

### ***Does your staff follow your credit union's written policies and procedures on each and every commercial loan file?***

This is a question you should be able to answer without hesitation. Prudent business lending practices require an independent third party to review the quality and thoroughness of your credit union's underwriting and file documentation. A second look at your program can often help you find potential problem areas before an examiner does.

CU Business Group can help. Combined, our expert business services professionals have over 200 years of banking and credit union experience and have performed this service for credit unions all over the country. Our fundamental philosophy is to provide your credit union with an in-depth, quality credit analysis and make sound recommendations that ensure safety and soundness is balanced with opportunity and growth. Our independent review will provide expert feedback to ensure appropriate quality levels are maintained at your credit union.

#### **What we'll look for:**

- Proper documentation and file management in each and every commercial loan file
- Proper cash flow analysis
- Documentation of current/active insurance policies
- Appropriate risk rating calculations
- Stress testing available
- Thorough and complete MBL policies and procedures that comply with state and federal regulations and industry best practices
- Policy exceptions or deviation from standard underwriting practices and your credit union's MBL policy

#### **Structuring your project:**

We offer maximum flexibility in structuring the work so it fits the specific needs of your credit union.

- On-site reviews for maximum interaction with CUBG's expert staff
- Appropriate sample sizes can be chosen for maximum efficiency and coverage
- Bulk discounts for ongoing loan review work, which is typically done in 6-12 month intervals