

LEADERSHIP BEFORE THE CLOSE

Solution Overview

LendingCycle Overview

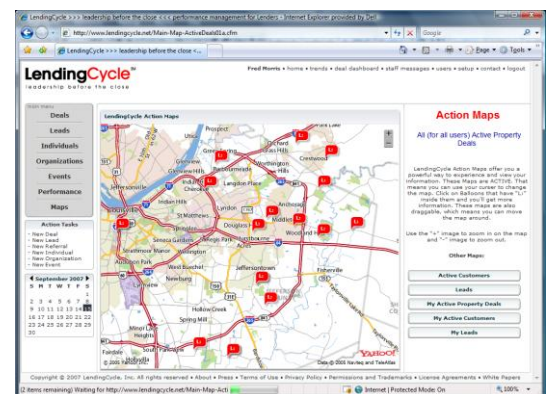
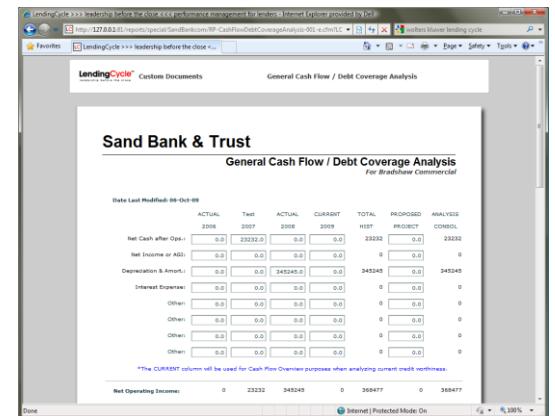
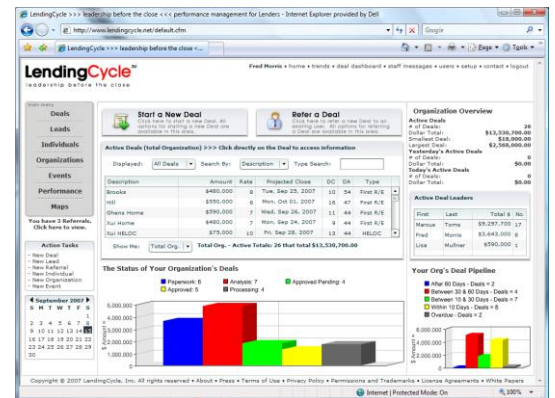
LendingCycle is an easy and powerful solution to assist in managing lending functions. Diverse activities such as deposit growth tools, real time funding/pipeline reports, appraiser management, referral tracking, automated loan/credit presentations, loan servicing, advanced audit tools, post close ticklers and much more are all addressed in one solution. Whether you have 1 or 100 lenders, we've helped banks of all sizes. By reducing redundancies and getting your staff in one unified system, we help you **close better, reduce expenses, increase controls, and please your regulators with fewer resources!**

Truly Automate Your Team: With less than 60 seconds of entry per loan, your lenders automatically start a new presentation, update pipeline/funding/goal reports, and build an audit trail – all from the same information! As we also interface with popular loan origination systems, you dramatically automate your lending environment while increasing controls and oversight.

Do More with Less: LendingCycle provides quick and easy access to real-time information and functions such as:

- Electronic Loan Committee and Approval Functions
- Advanced Reg. B, Reg. Z, Reg. O, and other compliance and audit functions
- Instant "real-time" Funding Reports and Loan Pipelines
- Automated Loan and Credit Memorandums
- Technical Loan Exception Item Tracking pre and post close (what's currently needed and what was missed)
- Portfolio Management Item Tracking or "Ticklers" (follow-up collection of financials and similar)
- Advanced Appraisal Management Functions
- Lender Goal and Productivity Analysis
- Board Member Logins with Review and Approval Processes
- Referral and Cross Sell Tracking and Tools.
- ... and more

Everybody Can Use – One Price: LendingCycle adjusts to different users (lenders, assistants, processors, compliance, management, etc.). But everyone can login for one price, there are no seat-licenses – just one flat low fee per month.



Strong & Secure: To make sure your data is secure, we incorporate many processes and procedures to protect the entire LendingCycle environment such as:

- All LendingCycle systems are hosted in a SAS 70 Type II Audited Environment
- Employees and vendors are never granted access to production application, backup, or data servers
- Sensitive data is encrypted with AES cryptology (considered secure for Federal data by the NSA)
- LendingCycle utilizes multiple password protection schemes (alpha numeric passwords, previous password restrictions, selectable password expiration time frames, multiple challenge questions, etc.)
- LendingCycle encrypts activities using Secure Sockets Layer (SSL) technology
- ... and more!

Entering Information – Keep it Clean & Keep It Easy:

Management systems are meaningless if the data isn't right – and it can't be right if your people never enter it! We incorporate several "Help and Validation Aids" in all data input functions to make sure your information is as clean as possible from the beginning. We also have "in-line" help aids and many functions will only accept accurate types of entries in the right formats (phone numbers, zip codes, amounts, etc.). Plus, all entry areas (excluding advanced analysis) are designed to be completed in less than 60 seconds!

Return on Investment: LendingCycle helps you get control of your pre-close environment and easily pays for itself by any of the following factors:

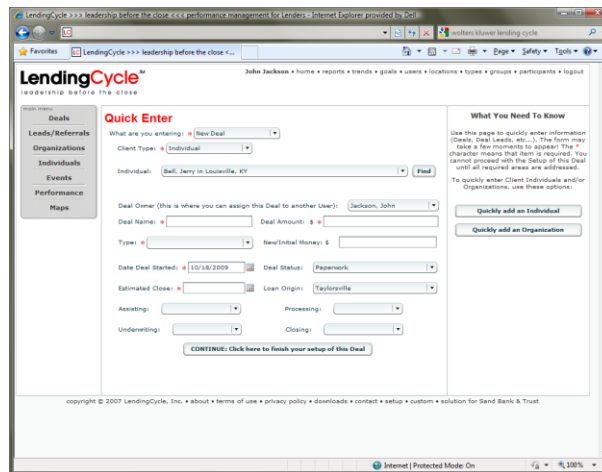
- Reduction in Man Hours – The days of combining check list and pipeline spreadsheets, sifting thru scattered information and the endless manipulation of lenders' notes is gone. LendingCycle greatly streamlines and consolidates your lending data giving you an unparalleled level of efficiency.
- Better Controls – This solution is easily customizable so that your lenders work in an environment based on your terminology, products, and controls.
- Heightened Management – LendingCycle allows you to quickly spot issues in lender performance or processes before they become problems. Within seconds of logging in; you immediately see how long your loans have been in the system, pipelines, and other Key Performance Indicators.
- All Locations, All Lenders, All the Time – LendingCycle allows you to see what is going on at all of your locations and with all of your lenders, from anywhere, at any time.

These are just a few of the advantages you will immediately see with LendingCycle. Regardless of the size of your organization, we can help you recover significant time and resources currently devoted to lending and compliance functions.

Your LendingCycle: LendingCycle was designed to be as easy as possible when buying, implementing, and using. Here is what you need to know:

- No Setup or Upfront Fees – LendingCycle is available for a low and structured monthly fee.
- No Lengthy and Ambiguous Contracts – To get started, there is a one page Purchase Order form.
- Streamlined Implementation – Within days of the time you decide to use LendingCycle, your lenders can be working in a system that is based on your terminology, products, and controls.
- No Impact on Capital Budgets or I.T. Functions – LendingCycle is a self-contained solution that is accessed from one of the Nation's best SAS 70 Type II Data Centers. It requires no additional software or hardware and will not need to be installed on anyone's computer.

We understand your environment, and want you to be as successful as possible. Call us today and see how we can impact your organization!



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