

News Release
For Immediate Release

Hot Springs Bank & Trust Selects LendingCycle

LOUISVILLE, KY (May 12, 2008) – Hot Springs Bank & Trust (based in Hot Springs, Arkansas) has selected the LendingCycle solution for managing their lending workflow and reporting and to improve efficiencies in their lending environment. LendingCycle is the flagship productivity product from Louisville based Lending Cycle, Inc.

LendingCycle is a web based software application that tracks and analyzes loans of all types through all phases of the workflow environment. This application is the only collaborative solution that performs these tasks from referral to maturity for all loan types. As loans are tracked, information is obtained for all pertinent parties (lenders, assistants, processors, managers, etc.). These parties each have unique logins (accessed from their Web browser) that provide them analysis of the loans based on the task they perform (managers see management information, credit underwriters see pertinent credit information, assistants get automated “to do” lists, etc.). Plus, all external participants can be included: brokers, other financial institutions, and federal funding groups can monitor all pertinent lending projects real-time. LendingCycle is unique in that it covers the entire lending environment for all loan types, addresses all human roles in that environment, can include all parties, and can be aggressively updated to address the ever changing nature of lending. This application is accessed through a Web browser from a SAS 70 Type II 99.999 audited Data Center, tailored to different staff roles, and gives quick and easy performance and pipeline reports.

“We are excited to be working with the Hot Springs Team,” said John Jackson, Chief Executive Officer of Lending Cycle, Inc. “We truly believe we can be a strong asset to them as their bank grows.”

Hot Springs Bank & Trust is in the process of implementing their LendingCycle Solution.

About Lending Cycle, Inc.

Lending Cycle, Inc. (based in Louisville, Kentucky) produces easy Lender Productivity and Workflow Automation solutions that monitor compliance items (such as Exception Items – pre and post close) and truly build a more efficient lending environment. Their mission is to revolutionize the way lending and loan funding is managed for the entire Financial Institution sector by leveraging new technologies and providing solutions not offered in the sector today.
www.LendingCycle.com

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