



ANALYZE. TRAIN. ADVISE.



Credit Analysis
Training Modules
Portfolio Review
Policy & Procedure
Honest Opinion



BUSINESS ADVISORY SERVICES

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Business Advisory Services: Keeping Your Members Open for Business

COMMERCIAL CREDIT ANALYSIS

Underwriting expertise for credit unions offering member business loans

We know that you have a member business waiting for a yes or no decision from your credit union. So, Business Advisory Services will get a comprehensive credit analysis/memorandum back to your credit union within two to three business days of receiving all the necessary financial and underlying documentation.

All credit analysis and credit memorandum preparation services are provided ad-hoc. In other words, all services are offered on a pay-as-you-go basis.

Our underwriting staff has numerous years of experience in both credit union and community bank environments. Our staff has performed numerous credit analyses on borrowers in a variety

of industries and performed post-closing loan reviews and commercial loan operations management functions. Rest assured, you are in the right hands.

Business Advisory Services makes available the following suite of credit analysis and credit memorandum preparation services:

- Basic financial statement spreadsheets
- Complete business credit analyses/memorandums — initial and annual reviews, including existing businesses and start-up/expanding businesses
- Participation loan re-analyses and documentation reviews

“We have used Business Advisory Services from the start. Molly Snody is an outstanding analyst who does topnotch work and is very affordable. As a CEO, Business Advisory Services has made my life a lot easier.”

*Russell Brooks, CEO
SPE Federal Credit Union*



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HONEST OPINION

This on-site presentation will help your management team better understand the fundamentals required to offer a successful business services program. It will provide you with greater insight into each of the operational and marketing aspects, including:

- Initial program costs and expenses
- Revenue potential
- Credit union cultural changes
- Business lending skills and staffing requirements
- Business deposit considerations
- Compliance considerations

This Honest Opinion overview will provide your decision makers with the facts about the pros and cons of offering member business services. You'll be better prepared to make a competent decision about entering the business services arena.

POLICIES & PROCEDURES

MBL Policy Template

Safe and sound member business lending practices don't end with the lenders. Operational support staff and management play a critical role in maintaining credit and loan file quality, as well. Business Advisory Services provides a 30-plus page template that allows you to build a step-by-step process around all areas of concerns with business lending, including operations, collections and management reporting.

Lending Procedures Manual Template

Business Advisory Services offers a comprehensive member business loan policy template that's consistent with NCUA requirements. The template, provided in a Microsoft Word format, can be customized based on market area, product line, risk tolerance and internal controls.

TRAINING MODULES

Business Advisory Services offers various training modules, including:

- Basics of Business Lending and Credit Analysis
- Business Loan Administration — Best Practices
- How to Analyze the Self-Employed Borrower
- Product Development of Member Business Services

All training programs are provided at the credit union's location. Any number of staff or volunteers may attend. Each Business Advisory Services Training Module lasts two to four hours and can be customized to your credit union.

BUSINESS LOAN PORTFOLIO REVIEW

Business Loan Portfolio Review was created in response to credit unions' requests to adhere to NCUA requirements of having an independent vendor review their business loan portfolios. Here's what others who have used Business Loan Portfolio Review have to say:

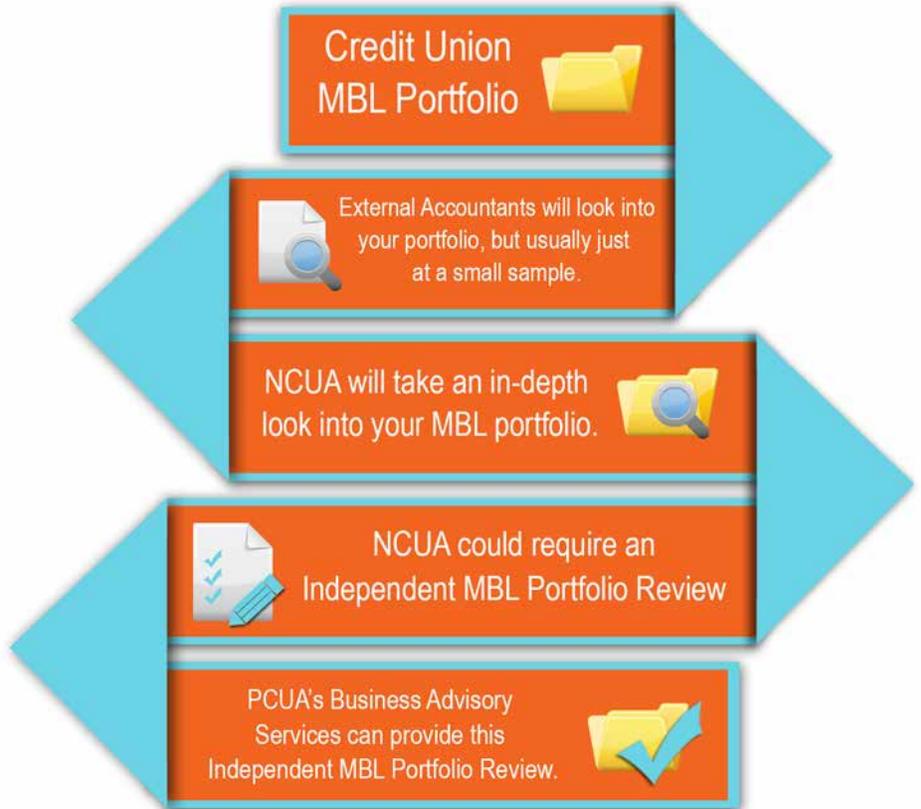
"The process was simple, cost effective and the results were received in a timely and professional manner. Molly even took the time to discuss the results with Erie FCU and allowed us to respond to her comments before the final report was issued."

—Fred Tonty, CFO, Erie FCU

"Since Diamond's Business Member Department is not large enough to conduct reviews, we turned to Molly to perform this function. We based our decision to use Business Advisory Services on our relationship with Molly and the Association over the years. Molly did a very thorough and timely review. Many of her recommendations were implemented right away."

— Jim Hufford, Business Services Manager, Diamond Credit Union

Why an Independent MBL Portfolio Review?



For more information about an Independent MBL Portfolio Review, contact Molly Snody, Director, Business Advisory Services, at 800-932-0661, ext. 5209, or email molly.snody@pcua.org.



For specific pricing or additional information about Business Advisory Services, including Credit Analysis, Loan Portfolio Review and Training Modules, contact Molly Snody, Director, Business Advisory Services, at 800-932-0661, ext. 5209, or email molly.snody@pcua.