



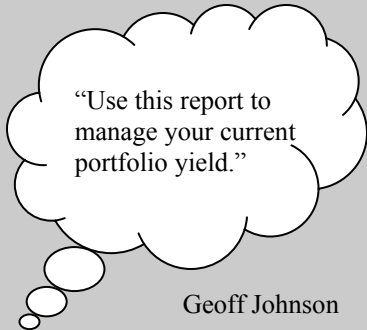
Our Favorite Reports

Lending

by
Geoff Johnson
Your CMS Lending Expert

Analyze your loan and
collections business like
never before

Lender*VP Report Overview



Geoff Johnson

Loan Interest Analysis Report

Use this report:

- As an Asset Liability Management tool
- To review/verify total portfolio for any exceptions
- To evaluate interest rate direction of the total loan portfolio +/-

Practical uses of this report

Use this report to see your current portfolio yield. Track this information to look back and see where your loan spread has been historically and which direction it is moving. Use this analysis to move your portfolio in the direction you want to go in the future!

How do I create the report?

MNRPTD #4 allows you to produce a report showing all open loan statistics sorted and listed by their interest rate. The report pulls loans for one month at a time and defaults to the current month. Optional fields limit the report to include only accounts opened on a certain month and/or only by specific loan types, including regular loans, open credit and student loans.

If a month that the loan was opened is entered in the "Enter the date the account was opened" field or if a specific loan type is selected, an analysis is listed at the end of the report. This analysis summarizes the weighted average interest rate for the loan portfolio.

Report Sample

6/01/07
15:10.55

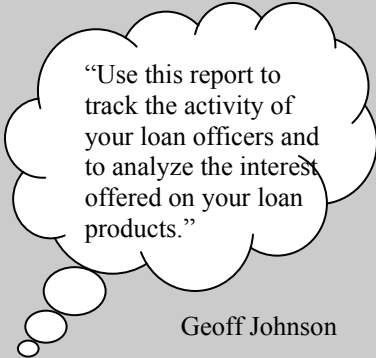
CU*BASE CREDIT UNION
Loan Interest Analysis
All Loan/Open Credit
Account's Opened: 5/07
at end of MAY, 2007

LLNIA PAGE 1

Interest Rate	Accounts		DISBURSED			BALANCE			Avg. Month To Maturity
	Count	%	Total Amt.	Average	%	Total Amt.	Average	%	
12.990	2	.04	11,000.00	5,500.00	.01	10,823.94	5,411.97	.01	32.00
13.250	1	.02	10,765.08	10,765.08	.01	1,847.08	1,847.08	.00	6.00
13.390	3	.06	7,118.00	2,372.67	.01	1,809.86	603.29	.00	31.33
13.400	3	.06	20,607.66	6,869.22	.02	12,822.84	4,274.28	.02	20.33
14.250	1	.02	13,098.18	13,098.18	.01	1,239.24	1,239.24	.00	.00
14.390	9	.17	27,953.80	3,105.98	.02	18,760.37	2,084.49	.03	35.00
14.400	24	.45	155,936.88	6,497.37	.13	134,617.50	5,609.06	.18	30.00
16.900	35	.65	16,074.96	459.28	.01	4,018.64	114.82	.01	35.80
16.960	1	.02	.00	.00	.00	.00	.00	.00	47.00
17.400	7	.13	4,842.10	691.73	.00	1,429.33	204.19	.00	36.57
19.400	3	.06	1,616.33	538.78	.00	711.75	237.25	.00	37.33
21.400	3	.06	5,162.93	1,720.98	.00	1,216.50	405.50	.00	36.00
* TOTAL	5382	100.00	118,357,465.49	21,991.35	100.00	73,164,854.49	13,594.36	100.00	34.96

** Weighted average interest for regular loans ** 6.490

Lender*VP Report Overview



Loan Application Analysis Report

Use this report to view:

- Product overview of incoming loan applications by: Category, Branch, Loan officer, Purpose code, Security code, and Interest rate loan volume

Practical uses of this report:

With this tool, create a report:

- To evaluate the productivity of your loan officers. What is the “look to book” for your lenders—meaning how many loans that cross their desks are approved, and how many are denied or still sitting in pending status?
- To see your most popular loan category, purpose, or security code assigned to a loan for the month. Did rates or promotions affect this number? Conversely, what category had a low application rate? Do you have a product that needs a boost?
- Over a period of time to see if the interest rate associated with booked loans is increasing or decreasing compared to the weighted average associated with the loan portfolio. Evaluate the numbers. Is change needed? Make some good loans.

How do I create the report?

MNRPTD #5 Loan Application Analysis analyzes your month’s loan activity by six different areas. Each area is broken down to show the total applications processed, as well as totals for Approved, Denied, and Pending applications. Select to optionally generate a report showing only a single category, a single branch, or a single loan officer.

Report Sample

6/21/07 13:52:39
PART ONE: CATEGORY
CORP: 01 CU*BASE CREDIT UNION

CU*BASE CREDIT UNION
LOAN APPLICATION ANALYSIS
06/01/2007 TO 06/30/2007

LNRECAP05

PAGE 1

	TOTAL APPLICATIONS				BOOKED APPLICATIONS				DENIED APPLICATIONS				PENDING APPLICATIONS			
	#Apps	\$ Value	%Tot#	%Tot\$	#Apps	\$ Value	%Tot#	%Tot\$	#Apps	\$ Value	%Tot#	%Tot\$	#Apps	\$ Value	%Tot#	%Tot\$
04 SIGNATURE LOAN	17	92036	42.5	26.3	3	4550	17.6	4.9	0	0	.0	.0	12	86161	70.6	93.6
14 NEW VEHICLES	1	26934	2.5	7.7	0	0	.0	.0	0	0	.0	.0	1	26934	100.0	100.0
15 USED VEHICLES	8	81884	20.0	23.4	0	0	.0	.0	0	0	.0	.0	8	81884	100.0	100.0
22 BUS LOAN FIXED	3	40900	7.5	11.7	0	0	.0	.0	0	0	.0	.0	3	40900	100.0	100.0
28 STUDENT LOAN	3	58776	7.5	16.8	0	0	.0	.0	0	0	.0	.0	3	58776	100.0	100.0
71 VISA CLASSIC	1	10000	2.5	2.9	0	0	.0	.0	0	0	.0	.0	1	10000	100.0	100.0
72 VISA CLASSIC	1	11000	2.5	3.1	0	0	.0	.0	0	0	.0	.0	1	11000	100.0	100.0
73 VISA CLASSIC	1	1000	2.5	.3	1	1000	100.0	100.0	0	0	.0	.0	0	0	.0	.0
75 VISA CLASSIC	2	6000	5.0	1.7	1	3000	50.0	50.0	0	0	.0	.0	1	3000	50.0	50.0
76 VISA GOLD	1	15000	2.5	4.3	1	15000	100.0	100.0	0	0	.0	.0	0	0	.0	.0
89 VISA PLATINUM	1	5000	2.5	1.4	0	0	.0	.0	0	0	.0	.0	1	5000	100.0	100.0
91 MC CLASSIC	1	1000	2.5	.3	0	0	.0	.0	0	0	.0	.0	1	1000	100.0	100.0
GRAND TOTAL	40		100.0	100.0	6	15.0	6.7	0		.0	.0		32	80.0	92.9	

Lender*VP Report Overview

“This online report is a great tool because it lets you pop in on your loan department any time you want to measure what you’ve done this month.”

Geoff Johnson

Loan Delivery Channel Analysis

Use this screen to view:

- Turn-around time your lending factory is providing your members
- Processor volume both by dollar amount and number by date ranges
- Loan officer volume both by dollar amount and number by date ranges, as well as productivity of underwriters
- Delivery channels of your loans, including Retail Direct, It’s Me 247, Dealer Track (our Mortgage-based web site), and in-house applications

Practical Uses of this screen:

- Use this screen to “pop in” on your loan department any time you want.
- Review what your loan factory has done in the month.
- View on a week-to-week basis your Pending, Denied, and Booked loans by both dollar amount and percentage.

How do I create this report?

From MNLOAN #8 Work/View Application Status, click on F17–Activity Tracking. Then use the Function keys listed at the bottom of the screen .

Report Sample

Export the data (along with graphs) to PDF or Excel for use with Board of Directors meeting presentations.

F1—How quickly are you responding to your members?

F10—How much work is your processing staff getting through?

F11—What’s your loan officer volume?

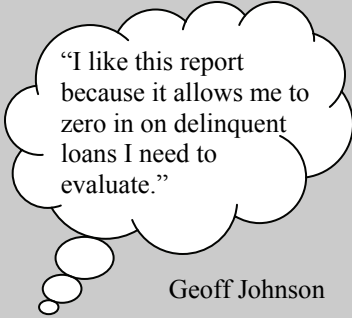
F12—Where are your applications coming from?

Status	Week 1		Week 2		Week 3		Remaining Weeks	
	# Apps	Amount	# Apps	Amount	# Apps	Amount	# Apps	Amount
Pending	129	3,197,572	138	4,259,157	160	3,778,578	163	2,454,216
Denied	24	309,564	32	520,970	51	718,058	76	1,266,082
Booked	39	575,666	71	1,104,068	90	2,177,342	154	2,338,524
Total	192	4,082,802	241	5,884,195	301	6,673,978	393	6,056,822

Status	% Apps	% Amount	% Apps	% Amount	% Apps	% Amount	% Apps	% Amount
Pending	67.18	78.31	57.26	72.38	53.15	56.61	41.47	40.50
Denied	12.50	7.58	13.27	8.85	16.94	10.75	19.33	20.89
Booked	20.31	14.09	29.46	18.76	29.90	32.62	39.18	38.59

Status	Total # of Apps	Total Amount of Apps	% of All Apps	% of Total App Amount
Pending	590	13,689,523	52.35	60.30
Denied	183	2,814,674	16.23	12.39
Booked	354	6,195,600	31.41	27.29
Total	1,127	22,699,797		

Lender*VP Report Overview



Loan Delinquency Analysis Report

Use this report:

- As a way to report serious delinquency to management and others
- As an evaluation tool for charge-offs and classifying loans
- To view only delinquent loans from a specific branch and/or loan officer
- To analyze your data by risk score or payment
- To sort your data by member name or account number

Practical uses of this report:

Analyze your approved delinquent loans by risk score. Are they high, low or otherwise? Is any specific loan officer approving and booking higher or lower risk scores? Is there a trend at the branch level for loans and their performance? Track and understand your delinquent loans and the impact that a group of risked score loans is having on your loan pricing, losses, and ultimately the bottom line.

How do I create the report?

MNRPTD #8 Loan Delinquency Analysis lets you produce two reports listing accounts which are delinquent one month or more (a Detail Report (shown below) and a Summary Report. The reports are grouped by pre-configured lengths of time—1-2 months (optional), 2 to 6 months, 6 to 12 months, and 12 months or over. You can also choose to print an additional report detailing your participation loans portfolio (not shown).

Report Sample

MEMBER NAME	ACCOUNT NUMBER	1 TO 2	2 TO 6	6 TO 12	12 & OVER	INTEREST DUE	MON DLQ	LAST PAY DATE	LAST PAY AMT	SCHEDULE PAYMENT	LOAN TP-SC
LOANS OWNED 100% BY CREDIT UNION											
MEMBER ACE R.	13802-611	12023.99				300.36	1	3/31/10	2.48	235.63	02-40
	-647	1130.28				22.55	1	4/09/10	52.83	53.73	17-40
	-705	146938.71				488.40	1	5/25/10	819.00	994.20	60-50
	-846	58800.55				.00	1	4/09/10	230.00	585.00	52-40
	-900	6104.77				.00	1	4/07/10	122.00	92.00	35-
MEMBER ROSA	36724-646			1041.25		95.44	6	11/05/09	9.15	36.51	27-40
MEMBER MATTHEW R	12527-920		10644.32			.00	5	11/07/09	432.00	295.00	35-40
MEMBER FRANKIE T	33396-605			14794.37		2389.28	8	1/12/10	183.70	880.35	01-31

Lender*VP Report Overview

"I use this report to analyze a summary of delinquent loans to see their breakdown by criteria I select."

Geoff Johnson

Loan Delinquency Report

Use this report:

- To view a summary of delinquent loans by credit union defined levels
- To review your delinquent loans by purpose, security code, branch or loan officer

Practical uses of this report:

Use this report to view a summary of your delinquent loans by credit union defined levels. See what the break down of delinquent loans look like today, and then change the levels to interactively review break downs in different date ranges.

This tool let's you review your loans by purpose, security, branch, and loan officer so that you can see the impact any of these items have on your loan portfolio, delinquency, and trending. Monitor this report for any adjustments that you need to make.

How do I create the report?

MNCOLL #18 Print Collection Delinquency allows you to produce two reports, a summary and a detail, listing accounts based on the credit union configurations set in MNCNFB #24 Delinquent Notices Config.

Report Samples

8/02/07 16:41.45 Corporation: 01 CU*BASE CREDIT UNION LDELQ2D Page 1
Loan Delinquency Report - Summary TRAINTR6
Report For Month Ending AUG, 2007

** Category 0 -

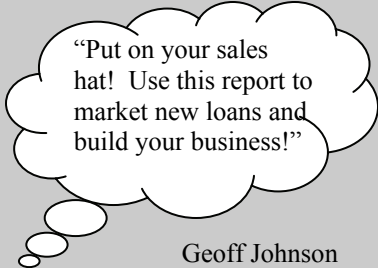
Category	Accts	%	Total Loans	Current Balance	Loan Amt./ % Due	Deq.Amt	%	Total Loans
Category: 1	19	2.77%	Total Loans	257360.20	358500.00 4691.50	15694.60	3.64%	Total Loans
Category: 2	27	3.94%	Total Loans	1401600.99	1522500.00 39670.52	81920.93	19.83%	Total Loans
				418012.16				

8/02/07 16:40.04 Corporation: 01 CU*BASE CREDIT UNION LDELQ2D PAGE 1
Loan Delinquency Report - Detail TRAINTR6
Report for Month Ending AUG, 2007

** Category 1 - 0 -2 MONTHS

Account Number	Member Name/Address	Date Open/First Pay/Mat. Date	Current Balance	Loan Amt./ % Due/ Int Rte	... Codes ...	Next Pay/ Last Pay	Deq.Amt/ Last Pay/ Payment	Pay-Cnt #	Dlq. #L X	Status Mnt Day
1-703	PERSON BENNY 234 MAIN STREET	4/12/07 5/12/07	25000.00	25000.00 441.28	02 06 M 1 0	5/12/07 0/00/00	1524.75 .00	60 60	1 2	21
1-705	PERSON BENNY 234 MAIN STREET ANYTOWN MI 49445	4/12/07 5/12/07 4/12/13	25000.00	25000.00 383.04 5.000	01 05 M 1 0	5/12/07 0/00/00	1273.62 .00 424.54	72 72	1 2	21 89

Lender*VP Report Overview



Geoff Johnson

Open Credit with Zero Balance Report

Use this report:

- To see a listing of all members who have a line of credit with a zero balance
- To market new loan products to members you select from the list

Practical uses of this report:

Put on your sales hat! This report gives you details about your members' line of credit loans so you can see which ones have a zero balance. First evaluate the list and pull out the members that you no longer want to have a line of credit with you.

Then let's talk about marketing to the folks that are left by making incentives for them to take an advance, a loan at a reduced rate, etc. Break down the loan types and ask for the business! Have a marketing campaign for home equity loans, and another for signature line of credit.

How do I create the report?

MNRPTE #12 Zero Balance Line of Credits allows you to easily create a report listing your members who have open lines of credit with zero balance. It is simple to run this report, just pick the month to process and press Enter.

Report Sample

8/06/07
13:43.42

CU*BASE CREDIT UNION
LIST OF OPEN CREDIT LOANS WITH ZERO BALANCES
REPORT AS OF 8/06/07

LZBL01

Page 1
TRAINTR6

Account Number	Br ID	Member's Name	Maint	LTR-AMT	LTR-TYPE	Disp Limit	LTR-DATE	Date Opened
1000-731	02	MEMBER JOHN	I 7/11/02	.00	00	10000.00		7/11/02
1000-786	02	MEMBER JOHN	I 9/29/03	1.00	60	5000.00	9/29/03	3/29/02
1003-786	01	MEMBER MARY	P 12/16/03	1.00	60	5000.00	2/24/05	5/13/03
1004-786	01	SMITH SAM	M 7/15/05	1.00	60	25000.00	12/21/05	10/03/03
1005-786	01	RUBBLE BETTY	J 9/01/04	6.98	60	5000.00	12/02/05	5/14/03
3008-786	01	MEMBER TAMARA	J 1/11/05	.00	00	5000.00		1/11/05
3009-786	01	MEMBER ROTTEN	12/07/01	1.00	60	10000.00	9/25/02	12/07/01
3014-730	01	RUBBLE FRANK	Q 5/12/03	10,000.00	21	10000.00	5/12/03	5/12/03
3014-786	01	RUBBLE FRANK	Q 5/12/03	.00	00	10000.00		5/12/03
3015-786	01	FLINTSTONE BOB	P 6/17/03	1,625.72	12	2300.00	10/08/03	5/12/03
3021-730	01	SMITH JOHN	S 3/29/02	.00	00	20000.00		3/29/02
3026-786	01	JOHNS JOHN	A 2/27/02	.00	00	15000.00		2/27/02
3030-786	01	FLINTSTONE JOHN	5/12/03	5,195.84	12	5000.00	2/24/04	5/12/03
3065-786	01	BOOP BETTY	P 4/26/04	14.00	60	36500.00	5/25/07	5/15/03
3069-786	01	FLINTSTONE FRED	M 1/15/04	.00	00	50000.00		1/15/04
3076-730	01	SABERTOOTH SALLY	M 2/07/05	695.67	12	50000.00	3/16/07	5/13/03
3103-786	01	MEMBER BARNEY	B 4/26/04	989.21	12	24769.00	10/06/05	5/18/03
3155-786	01	MEMBER JOSPEH	R 1/28/05	.00	00	750.00		1/28/05