



# Building Trusted Business Relationships with Exclusive CUSO Services

MBFS continues to demonstrate its commitment to providing business lending expertise and services by offering its credit union partners a lower barrier to entry to member business lending. This enables credit unions to more effectively serve their members.

Using a personal approach to client services, MBFS provides innovative and consultative personnel and processes.

## Business Loan Program Development & Administration

MBFS works with credit union management to develop a business loan policy that aligns with the credit union's credit culture, strategic goals, and NCUA and State regulatory guidance.

## Credit Union Relationship Managers

MBFS offers most credit union partners a shared Relationship Manager who works alongside them in a specific geographic market to procure loan opportunities and assist in the completion and management of the back-office functions.

## MBL Participation Lending

MBFS Relationship Managers provide both whole and participation loan opportunities for credit union partners. These opportunities may be located in the local geo-region and/or nationwide for credit unions with an enhanced risk management policy. The NCUA's new business lending regulations allow credit unions to efficiently grow their portfolios of both member and nonmember business loans, the latter of which do not count against the business lending cap.

## Business Loan Underwriting and Credit Services

MBFS underwrites new loan requests and provides Credit Memo review services for a variety of loan types and sizes.

## Closing and Documentation Services

MBFS assists its credit union partners with the loan closing process, ensuring that all conditions of closing are satisfied and documented.

## Business Loan Servicing

MBFS offers its partner credit unions in-house business loan servicing that provides customized interfaces to a number of credit union core systems.

## SBA Loan Support

MBFS can assist credit unions in all aspects of sourcing, documenting, funding, and servicing SBA loans. Additionally, MBFS offers an on-staff SBA Portfolio Administrator, who assists both credit unions and borrowers through every step of the often complex process.

## Consulting Services

MBFS offers consulting services focused on a variety of strategic topics, such as product development, operational procedures, sales techniques, marketing strategies, risk management, and loan delinquency, collection and modification assistance.

## Education and Training

MBFS offers credit unions customized training presentations, educational webinars (currently offered three times per year) and its bimonthly podcast entitled, *Credit Union Conversations*.