

# Automatic Loan Decisioning

Save your lending staff time and training by automating your loan decisioning process, using customized criteria set by your credit union.

## Loan Application Workflow

### Loan Application

- ✓ Loan App - Member Information
- ✓ Pull Credit Report
- ✓ Loan App - Financial Overview
- ✓ Loan Type Selection / Payment Projection
- ✓ Underwriting
- ✓ ASE - Automatic Loan Decision
- ✓ Decision
- ✓ Disbursement Details
- ✓ Loan Documents
- ✓ Loan Funding

### Automatic Loan Decision

Tinnel, Mary Ryan

Application Decision: **Approved**

Application Type: **Secured** Application Amount: **\$60,000.00**  
Current Total Secured Balance: **\$0.00** Available Secure Limit: **\$150,000.00**

#### Criteria

Member (Primary) does not have Bankruptcy?  
Member does not have a  
Member does not have a

#### Approved

Yes  
Yes  
Yes  
Yes  
Yes  
Yes  
Yes

### Automatic Loan Decision

Flowers, Andy

Application Decision: **System Pending**

#### Criteria

#### Approved

Member (Primary) does not have Bankruptcy?	Yes
Member does not have any Collection Accounts?	Yes
Member does not have any Charged Off Shares or Loans?	Yes
Is the Debt to Income (After New Loan) In/Out of range of 45-60? [53]	Pending Decision
Is the Unsecured Ratio (UTI) In/Out of range of 25-40 ? [2]	Yes
Is Member's Credit score In/Out of range of 560-680? [592]	Pending Decision
Is LTV In/Out of range of 125%-140%, when applicable? [Not Applicable]	No

### Automatic Loan Decision

Miller, Aenise N

Application Decision: **System Denied**

#### Approved

Member (Primary) 18 years or older?	Yes
Member (Primary) does not have Bankruptcy?	Yes
Member does not have any Collection Accounts?	Yes
Member does not have any Charged Off Shares or Loans?	Yes
Debt to Income (After New Loan) <= 45? [111]	No
Unsecured Ratio (UTI) <= 25? [8]	Yes
Credit score 680 and above? [678]	No
Credit score 125%, when applicable? [Not Applicable]	No
Member does not have more than 4 Tradeline? [7]	Yes