

SelectAggregate



SelectAggregate is CRIF Select's aggregated indirect lending program.

Indirect auto lending is our core business at CRIF Select. We specialize in building relationships between credit unions and dealerships in markets throughout the United States, helping you offer your members superior customer service and rapid disbursement of funds while maintaining the highest quality assurance standards on loan documents.

SelectAggregate[™] gives credit unions, regardless of size, the ability to effectively compete for loan volume within the dealer network by bringing a group of credit unions together in a defined market area. Supported by CRIF Select's expertise and experience, the credit unions then work together to establish underwriting criteria, dealer participation and overall market guidelines, allowing them to easily navigate the waters of indirect lending.



COST-EFFECTIVE BUSINESS PROCESS OUTSOURCING



LETTING YOU DO WHAT YOU DO BEST - LEND. WE HANDLE EVERYTHING ELSE.

Underwriting Criteria Customization

SelectAggregate gives credit unions and CUSOs full autonomy over their loan underwriting criteria and rate sheets. This includes the ability to adjust underwriting guidelines and offer new programs to respond to unique market and organizational demands.

Dealer Management and Representation

With SelectAggregate, we help you properly grow, manage and maintain your credit union's relationships and partnerships with auto dealers and other loan channel partners. With over 2,000 auto dealers in our dealer network, as a CRIF Select client, you get immediate access to a large pool of loan applications that meet your specific needs and criteria. We offer access to dealers via DealerTrack, RouteOne and our own application portal, AppLine, which features membership and membership eligibility filtering.

After Hours Underwriting

Increase your loan volume without increasing your fixed costs. With SelectAggregate, loan applications and credit checks can be processed automatically during extended hours, on weekends or on holidays. This gives credit unions the flexibility to book loans 24 hours-a-day, seven days-a-week while still maintaining complete control over lending criteria.

Leasing Support

In partnership with Credit Union Leasing of America (CULA), CRIF Select provides a leasing option for lenders with SelectAggregate. Using our LeaseTrack™ tool, you can have lease applications routed from dealers and decisioned. LeaseTrack gives lenders a line of communication with dealers to gather the information needed to decision a lease quickly and easily, and allows a decisioned lease to be routed to CULA's lease tracking application.

Online Application and Tracking Tools

With SelectAggregate, you get CRIF SelectLink™, a suite of convenient online tools that provides visibility into your lending process by combining robust decisioning software with a user-friendly interface and a full suite of reporting capabilities. And, CRIF SelectLink gives you the ability to increase member loan retention and expand loan opportunities across every channel, giving your business an edge in today's marketplace.

CRIF Select delivers solutions for every step in the lending process, saving you time and money. To learn more about SelectAggregate or our other products and services, contact us today!