

SelectChoice



SelectChoice is CRIF Select's completely customizable 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.

SelectChoiceTM gives you the ease and convenience of using CRIF Select's full suite of products and technology to create a customized and cost-effective indirect auto lending program. Designed specifically to give credit unions and CUSOs complete control over lending criteria and underwriting guidelines for their loan origination programs, SelectChoice lets you quickly offer your members new products and services.



COST-EFFECTIVE BUSINESS PROCESS OUTSOURCING



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

Underwriting Criteria Customization

SelectChoice 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 SelectChoice, 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 SelectChoice, 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 SelectChoice. 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 SelectChoice, 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 SelectChoice or our other products and services, contact us today!