

**CRIF** *Credit Desk Support*



**Credit Desk Support is CRIF Select's  
outsourced underwriting services solution.**

As the need for indirect lending portfolio performance increases, so too does the pressure on your underwriting resources. With Credit Desk Support from CRIF Select, your credit union can expand your loan volume without straining existing resources or increasing your fixed costs.

Credit Desk Support provides indirect lending underwriting assistance to lenders while maintaining credit consistency and decision turnaround times. To facilitate underwriting services for your financial institution, CRIF Select will apply your credit criteria to decision loans that you refer to us, whether it's during business hours, after business hours, weekends, holidays or on a full-time basis. Our system capabilities are flexible and built to accommodate specific underwriting needs and to help you overcome your underwriting hurdles.

## COST-EFFECTIVE BUSINESS PROCESS OUTSOURCING

# *Credit Desk Support*

INCREASE YOUR LOAN VOLUME WITHOUT INCREASING YOUR FIXED COSTS.

Credit Desk Support boosts your lending power and gives you the ability to aggressively compete for your members' loans while you maintain complete control over lending criteria.

### How Does it Work?

When you sign up for Credit Desk Support, your credit criteria is reviewed and established by credit tier. Lending guidelines, parameters and coverage hours are then customized to meet your credit union's unique needs and specifications. As loans are referred to CRIF Select for review, our experienced underwriting staff decisions your loan applications using your established credit criteria. With Credit Desk Support, your loan applications are decided quickly - typically in less than 30 minutes. Credit Desk Support customers receive monthly audit reports, and lending guidelines, parameters and coverage hours can be modified at any time.

### Benefits

CRIF Select's experienced staff extends your indirect lending underwriting resources and provides you with the following:

- Seamless, transparent and professional credit decisioning
- Complete control over lending criteria - all loan applications are decided based on your credit guidelines
- Loan decisions in less than 30 minutes for typical applications, giving you a competitive edge in capturing prime borrowers
- Underwriting support when auto dealers are open for business and your members are car shopping
- Increased visibility with auto dealers
- More quality loans
- On-demand coverage for those last minute meetings or absences, allowing you to overcome resource constraints
- A more consistent approach to loan decisioning

### Options

Credit Desk Support's coverage hours are completely customizable.

- Full Coverage
  - 8:00 am to 9:00 pm EST
  - Seven days a week and all holidays
- After hours, weekends and holidays
  - Weekends and holidays only
  - After hours only

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