

NEWPORT NEWS MUNICIPAL CREDIT UNION

Why We Chose LoanStreet



Originating loans has been a major problem for us over the last few years. Buying loan participations has become an important element of our strategy for growing our loan to share ratio.

Mike Popadiuk
Finance Manager

1. Quality

The loans we have purchased are performing as well or better than our portfolio of loans. We look for loans with strong yields, strong credits and strong credit unions, all of which we find with LoanStreet.

2. Active Marketplace

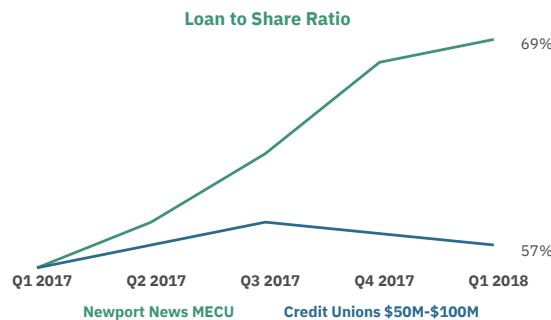
LoanStreet has a wide variety of types of loans available for purchase. Purchasing from a wide variety of sources limits our exposure and reduces concentration risks.

3. Cost Effectiveness

We find the use of a Standard Loan Participation Agreement a big benefit. We have made repeated purchases from multiple sellers using the same agreement. This has saved us both time and legal fees.

LoanStreet Results

- ✔ 9 pools purchased over 16 months
- ✔ 1 Consolidated Monthly Report
- ✔ 6 sellers in different 6 states
- ✔ Improved Loan to Share Ratio
- ✔ 1 Standard Agreement
- ✔ Increased interest income



Interested In Learning More?

Call your LoanStreet representative, visit www.loan-street.com, or email us at sales@loan-street.com