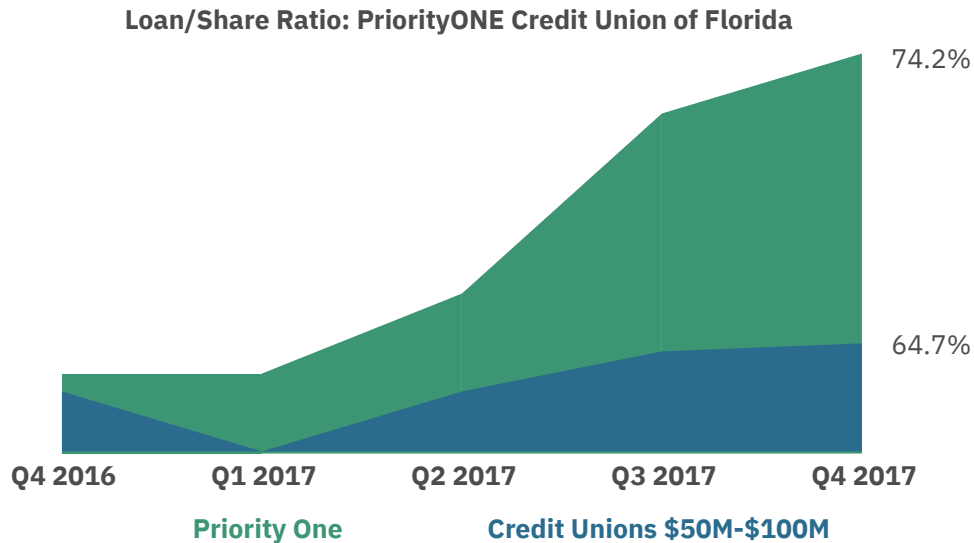


PRIORITYONE CREDIT UNION OF FLORIDA

Dramatically Increases Loan to Share Ratio

NANCY RAPPAPORT, CEO



LoanStreet Results

PriorityONE Credit Union of Florida (\$91mm) launched its loan participation program with LoanStreet Inc. in 2017, with an immediate and dramatic effect, increasing its loan to share ratio to well above its peers.

Nancy Rappaport, CEO of PriorityONE, explained “while we were very successful adding HELOC’s and mortgages to our balance sheet, we needed some additional car loans to fine-tune our portfolio mix. We determined that we could increase our loan income and Return on Assets by purchasing auto loans.”

Notably, in just nine months, PriorityONE improved its loan to share ratio to 74.2% from 64.3%.

“We evaluated several options and, after careful review, we determined LoanStreet best met our needs for our loan participation program because of their work with credit unions and ease of use of the LoanStreet platform. In fact we love the ease of use of the LoanStreet platform so much that we are now researching what it would take to sell some of our own HELOC’s and mortgage loans through LoanStreet, if we need to in the future” said Nancy.

With LoanStreet, PriorityONE can now manage its entire balance sheet: selling areas of strength such as mortgage origination and purchasing into areas of weaknesses such as auto loans. By leveraging LoanStreet to sell and purchase, PriorityONE can increase both interest and non-interest income, maintain its origination pipeline, and ensure the proper mix of loan product to stay within its limits for loan concentration and interest rate risk.

Interested In Learning More?

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