

Member Business Lending

Because your credit union's membership very likely includes small business owners, solutions to serve their needs are appealing. Alloya's Business Loans and Services enable credit unions to expand services to business members, increase their loyalty to your institution, attract new members, and produce an additional revenue stream.

Alloya's Member Business Lending offerings include:

- Business Loans – Underwriting, loan documents, independent loan reviews for quality control and validation purposes, risk monitoring, consulting and training.
- Business Deposits – Assisting credit unions to handle unfamiliar business account processes, account structure, pricing, marketing, operations and compliance.
- Technology – The Business Credit Tracker automatically monitors loans in the business portfolio, enhancing monitoring efforts by staff.
- Strategic Consulting and Business Services Education – Strategies, program development and training that is catered to leadership, board or staff are available. Market demographics to forecast program potential and a breakeven analysis can be customized for your credit union. In-depth business lending education and cash flow analysis instruction is also offered to credit union staff and executives.
- Additional Services – From risk monitoring to reporting, an array of extra services is available in package form or a la carte.

These services are all made available through Alloya's jointly owned credit union service organization, **CU Business Group, LLC**. CU Business Group specializes in high value, turn-key business solutions for credit unions. An important facet of the program's success is a holistic approach to business solutions spearheaded by a leadership team with demonstrated expertise – each with more than 30 years in the business. A commitment to ongoing education and support enables credit unions to maintain business services literacy so their programs can thrive.

Save Time & Money

This cost-effective, turn-key solution can be quickly adopted to meet your business strategies.

Reduce Efforts

A comprehensive approach is employed from underwriting, to marketing to staff training.

Find Peace of Mind

Seasoned professionals work on your behalf to develop policies, procedures and guidelines.