



Your Business Lending Expert!

Founded in 2004, *LEVERAGE* partner, Commercial Alliance, provides comprehensive services designed to help your credit union excel in Member Business Lending (MBL). Commercial Alliance's team of experts manage the entire business lending process including but not limited to; origination, underwriting, documentation, servicing and loan administration.

Additionally, as a Credit Union Service Organization (CUSO), Commercial Alliance provides training to help you remain relevant and compliant in the face of changing regulations and fluctuating market demands. Commercial Alliance's Loan Participation Program provides strong opportunities for additional income while minimizing your credit union's need for additional resources and extensive overhead costs.

What We Offer

- Loans include Commercial Real Estate Financing, Commercial Construction/Development, Commercial Term and Equipment Financing, Commercial Lines of Credit, SBA Loans, and Participation Loan Services
- Lending services
- Portfolio reviews

Benefits of Member Business Lending

- Easy market entry with minimal start-up costs
- Ongoing training for staff, Senior Management and Board of Directors
- Increased deposits as business members bring their entire relationship to your credit union
- Strong cross-selling opportunities throughout credit union product lines
- Conservative and realistic underwriting standards
- Risk identification and suggestions for mitigating them
- An avenue of shared experiences and risk through education and loan participation programs

For more information about how Commercial Alliance can assist your credit union, email consult@myleverage.com or call 855-9EXPERT (855-939-7378).

LEVERAGE
www.myleverage.com

FAQs - Commercial Alliance

Q: Why should I consider Member Business Lending?

A: There are many reasons why credit unions pursue Member Business Lending. Typically, credit unions are looking to grow membership or tap into an under-served market. Others are looking to increase asset earnings by obtaining higher yields. Recently, credit unions have been aggressively engaging in Participation Loans. This allows credit unions to meet portfolio management objectives while alleviating possible risk concerns. This is where we come in and work with the originating credit union and investor credit unions to create a win-win scenario for all those involved.

Q: Why use Commercial Alliance?

A: Our most significant competitive advantage is the expertise our staff brings to the partnership. Over 500 years of business lending experience across a wide array of financial service industries and businesses. We take the time to understand the needs of our Member Credit Unions and their unique differences. We also have local leadership with a clear understanding of the local market. We work closely with credit union management to ensure goals of all stakeholders involved are met with success. Finally it is our goal to build a partnership that lasts a lifetime.

Q: What types of commercial loans are available?

A: We assist credit unions by engaging in a multitude of commercial loan transactions. Collectively, we have the expertise to underwrite, originate, and service the following loan types:

- Commercial Real Estate Financing
 - Owner-occupied
 - Non-owner occupied
- Construction/Development
 - Vacant land, development and vertical construction
 - Bridge loans
- Commercial Term and Equipment Financing
 - Manufacturing and general business equipment
 - Rolling stock (vehicles)
- Commercial Lines of Credit
- SBA Loans
 - CDC/504
 - 7a
 - USDA loans

Q: What is the difference between Commercial Alliance's "Full Service Model" and "A la Carte Model"?

A: To decide which option is best for you, the credit union needs to first do some self-assessment. Staffing - do we currently have staff with business lending expertise in house or will we need to hire experienced personnel adding to human resource costs? If we do have staff in-house, do we have enough? What is their level of expertise? How familiar are they with the auditing and regulatory requirements? Also, you will need an attorney to prepare and review any offer to lend. What is your outside counsel hourly rate and times that by 3 to 5 hours per loan. Then how are you going to handle servicing of the loan on a daily, monthly and annual basis?

Our **Full Service Model** covers all of this. We manage and facilitate the loan process from beginning to the end. You get to take advantage of all of our business lending expertise and skill-sets. We have dedicated Risk Managers, Credit Analysts, Documentation Specialists, Loan Reviewers, Servicing teams and our own in-house General Counsel. **THIS IS WHAT WE DO AND ALL THAT WE DO!!!** Another advantage of the Full Service plan is that credit unions will have the opportunity to participate in participation loans, which we manage.

The **A la Carte Model** allows the credit union to pick and choose among various Commercial Alliance services - but not all services will be available under this model. Specifically, under this option the credit union is responsible for all loan servicing, due diligence, regulatory compliance and credit risk management. Credit Unions can elect services such as Underwriting, Loan Approvals and preparation of Loan Closing documents at nominal fees.

Q: Who are the credit union owners of Commercial Alliance?

A: Commercial Alliance membership is made of owners and affiliates who have full access to all services and team members. Owners serve as the foundation for Commercial Alliance and provide overall direction for the organization as members of our Board of Directors. Our credit union owners are Alliance Catholic Credit Union, Community Choice Credit Union, LAFCU, Monroe County Community Credit Union, Omni Community Credit Union and Team One Credit Union.

Q: How can I become a member of Commercial Alliance?

A: Please call us at 855-9EXPERT (855-939-7378) or send an email to us at consult@myleverage.com.