

Future-Proofing Your Lending Function:

A Credit Union's Checklist for Smarter, Faster Loan Decisions

Introduction: Why Future-Proofing Matters Now



The Lending Landscape Is Changing Fast

The lending environment is evolving quickly. Business members expect digital-first experiences and faster approvals, regulators are tightening oversight with CECL and stress testing requirements, and FinTechs/big banks are leveraging advanced technology to compete on speed, accuracy, and convenience.

For credit unions, the risk is clear: relying on manual processes or outdated systems could mean falling behind.

Now is the time to act. The steps you take today to future-proof your lending function will determine how competitive and resilient you'll be in the years ahead.

Credit Union Lending Functions Are Under Pressure

Credit unions are navigating an increasingly complex lending environment. Regulators are demanding more oversight, and members expect faster, digital-first experiences. Falling behind doesn't just mean inefficiency — it means lost opportunities, higher risk, and weaker member relationships.



CBS is Poised to Bridge the Gap



Cooperative Business Services (CBS) is a CUSO that helps credit unions bridge the gap between today's challenges and tomorrow's opportunities. Our combination of commercial lending software (ExRA) and services keeps your lending function future-ready.

Problem: Portfolio visibility is limited.

Our Solution: Real-time dashboards in ExRA provide insight into borrower concentrations, loan performance, and emerging risks, so you're never flying blind.

Problem: Compliance requirements are complex and time-consuming

Our Solution: CECL reserve recommendations, stress testing, and examiner-ready reports keep your institution prepared without adding extra workload.

Problem: Manual processes consume staff time.

Our Solution: By replacing spreadsheets with centralized platforms, CBS saves hours (and sometimes days) of analysis, freeing your team to focus on growth and member service.

Problem: Limited staffing for lending programs.

Our Solution: CBS can provide your credit union with end-to-end commercial lending support. We provide the commercial lending services, software, and infrastructure to streamline every stage of the commercial lending lifecycle.

Problem: Some credit unions need partial support.

Our Solution: We tailor our commercial lending solutions to your credit union – so whether you need full-service support, our software only, or services on an a la carte basis, we're here to assist you.

The Impact



With CBS, credit unions don't just keep up, they lead. By combining industry-leading expertise with modern tools, you can deliver a best-in-class lending function that is faster, smarter, and built for the future.

The question isn't whether you can afford to invest in your lending function. It's whether you can afford not to.

Where does your credit union score in terms of a best-in-class lending function?

👉 Turn to Page 6 and score yourself against the benchmarks.

The Lending Function Self-Assessment Checklist

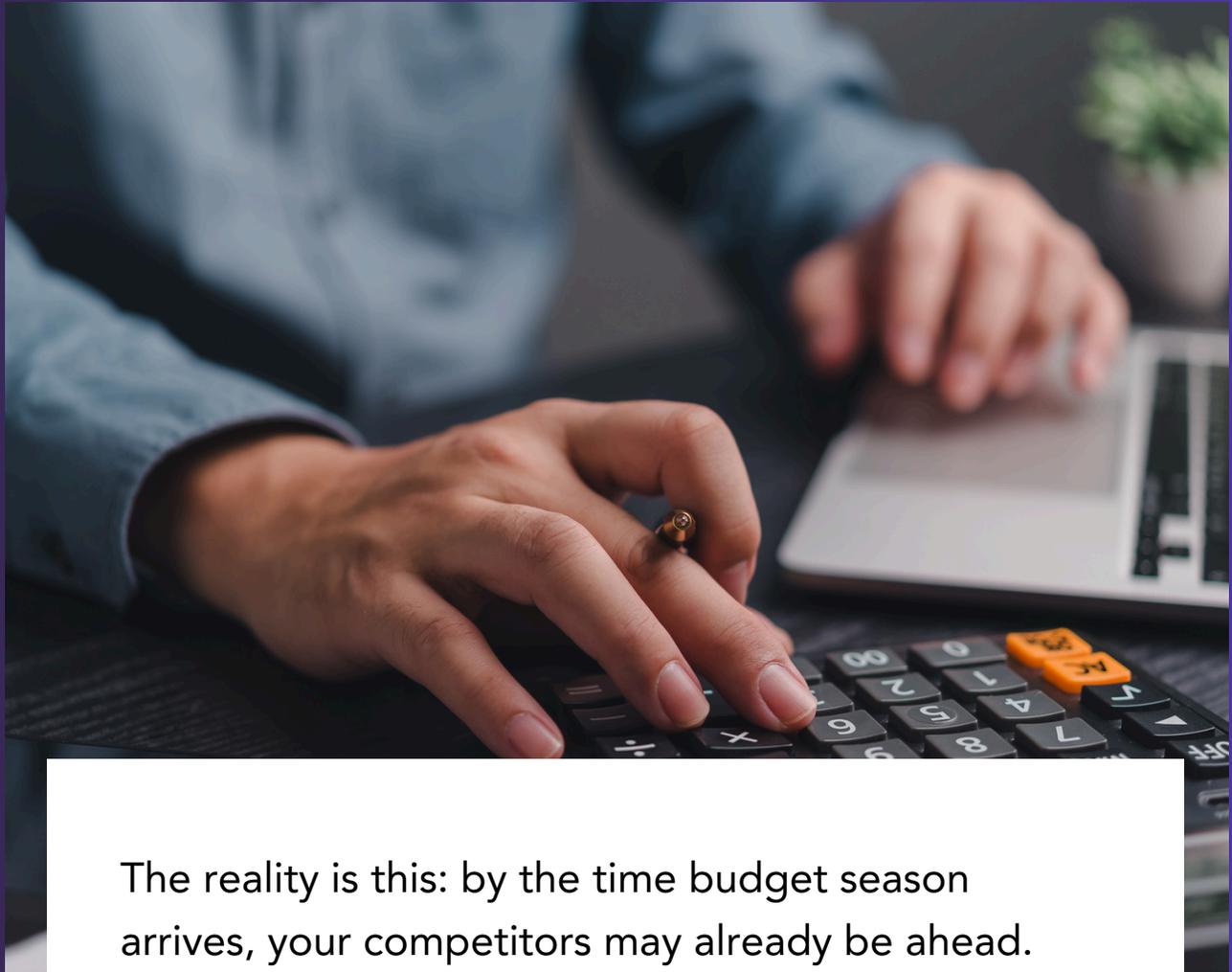
Rate your institution on each category.

	1	2	3	4	5
Loan decision turnaround time	<input type="checkbox"/>				
Accuracy of underwriting & risk scoring	<input type="checkbox"/>				
Portfolio visibility (real-time vs. manual)	<input type="checkbox"/>				
Compliance readiness (CECL, audits, stress testing)	<input type="checkbox"/>				
Operational efficiency (hours spent on manual work)	<input type="checkbox"/>				
Member experience (fast, digital, transparent)	<input type="checkbox"/>				

Scoring Guide:

- **6–15 points:** At risk — Parts of your commercial lending program may be vulnerable and should be reviewed for improvement.
- **16–23 points:** Competitive — Some systems are in place, but inefficiencies remain.
- **24–30 points:** Best in class — Your lending function is future-ready.

Don't Wait Until Budget Season



The reality is this: by the time budget season arrives, your competitors may already be ahead. Every month spent relying on outdated systems is another month of lost efficiency, risk exposure, and missed opportunities to serve your members. That's why now is the time to take the next step.

CBS offers the tools credit unions need to:

- ↘ Make lending decisions faster and more consistently
- ↘ Gain visibility into portfolio health and compliance readiness
- ↘ Save hours (or even days) of staff time

Next steps

Review your checklist score. Identify your gaps. Then contact CBS to see how our commercial lending solutions can close those gaps and future-proof your lending function.

Get in Touch

Learn more about CBS: www.cbscuso.com