



Credit Scoring & Analysis (CSA) Lending & Underwriting Certification

Becoming a financial coach to better engage, educate, and empower your members to achieve the financial freedom they deserve.

Overview

Provide your team with the credentials to help improve loan decisions, minimize delinquencies and loan loss, increase profitable performing loans, and help your members save money and achieve a higher level of financial freedom.

Celeste Cook has leveraged her experience as a lending and credit score expert to create an in-depth Credit Scoring and Analysis Lending Certification School. Upon successful completion, your team will gain the knowledge, skills, and techniques to become a Certified Credit Score Specialist (CCSS).

This program is designed for CEOs; management; lending managers; loan officers; branch managers; front-line staff; business development staff; and collection managers and staff.

Module 1

Cultivate a Proactive Lending Philosophy

Module 2

Become a Credit Score Specialist “Partner”

Module 3

Build Relationships Through the Interview “Experience”

Module 4

Understand and Calculate Credit Scores

Module 5

Turn High Risk Members into Low Risk Members

Module 6

Learn to Conduct a Credit Score Analysis (CSA)

Module 7

Conduct “Real Life” CSAs with Credit Reports

Module 8

Assess Credit Risk Without Relying on Credit Score

Module 9

Minimize Delinquencies & Losses with High-Risk Members

Module 10

Certification Exam

Celeste Cook is founder and President/CEO of cuStrategies LLC. As a credit union industry strategist, Celeste brings you her credit union experience, expertise, proven strategies, positive energy, and passion for service! In addition to being a consultant and trainer, she is a keynote and motivational speaker with a dynamic and engaging style that has made her highly sought after within the credit union industry. Celeste has also served as an industry expert, motivational specialist, and keynote speaker for credit union associations and leagues nationwide. In addition to her role as CEO of cuStrategies LLC, Celeste has been involved in the credit union industry for more than 20 years and a professional speaker and trainer for more than 15 years. During her career, Celeste has worked for a \$1.6 billion credit union in Atlanta, Georgia, and consulted and trained with Rex Johnson of Lending Solutions Consulting.



Celeste’s experienced consulting services and expert training programs/schools have helped credit unions with assets ranging from \$20 million to \$2 billion. She provides her vast knowledge, innovative ideas, and proven strategies with passion and a dynamic speaking style that is engaging and filled with positive energy! During her career, Celeste has developed, led, and implemented successful training programs, strategies, and initiatives in lending, business development, sales and service, leadership, and performance improvement. She has a definitive focus on loan growth, profitability, membership growth and retention, as well as member service.



cuStrategies provides tools to engage, educate, and empower your team for continued success, and elevate the performance of your credit union.

Contact Celeste today if your goals include:

- Dramatically enhancing your loan portfolio and deposits.
- Increasing revenue, and growing net income.
- Developing more engaging, problem-solving employees.
- Increasing loan growth as well as membership growth, engagement and retention.
- Making your credit union more relevant to attract new members and new money; particularly

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