

## Credit Scoring & Analysis (CSA) Lending & Underwriting School

Engage, Educate, Empower, and Elevate!

### Overview

This program is designed to help improve loan decisions; increase revenue and profitability (ROA); increase loan opportunities; increase membership growth and retention; and minimize delinquencies and loan losses.

Develop a lending philosophy that can lead to better loan decisions, more loan opportunities, and increased profitability.

Utilize the credit report to capture more loan opportunities and increase member engagement.

Understand how credit scores are calculated and what impacts the credit score;

Discover the best way to analyze the credit report to better assess risk.

Evaluate risk to make better loan decisions.

Learn the correct way to analyze a member's total debt ratio.

Discover how to capture quality performing loans that improves your ROA.

Recognize and analyze bankruptcy indicators.

Determine the best approach to close your loans, maintaining preferred payment status with your members.

Plus more!

### Duration

Three Days

### Target Audience

Management, Lending Managers, Loan Officers and Processors (veterans and new), MSR/Tellers, and Collection Staff

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.



## Day 1 Agenda

- Explore a lending philosophy that can lead to more loan opportunities and better loan decisions.
- Discover how you can use the credit report to build member loyalty and capture more loan opportunities.
- Learn how to create memorable member experiences that bring in more loan opportunities.
- Explore the “Art of Communication” and key questions to ask to engage members in a conversation.
- Learn how to impactfully engage members in conversation to build stronger relationships.
- Identify key questions to ask to help you determine the RIGHT solutions to offer members.
- Explore proven strategies to better serve your members to build strong relationships and increase profitability and retention.
- Learn how to create Win/Win/Win solutions: a win for the credit union, a win for the member, and a win for the employee.
- Identify solutions that will capture more profitable loans for the credit union, raise members’ credit scores, lower their monthly out pay, and eliminate high-interest rate credit card debt.

### Classroom Exercises:

- Engage in the RIGHT conversation.
- Ask the RIGHT questions.
- Offer the RIGHT solutions.
- Identify solutions that increase loan opportunities for the credit union as well as raise members’ credit scores, lower their monthly out pay, and eliminate high-interest-rate credit card debt.

## Day 2 Agenda

- Discover which items are not included in the credit score.
- Evaluate what can hurt or improve a score.
- Gain knowledge of how credit scores are calculated.
- Determine how to calculate capacity.
- Find the best approach to educate your members how to improve their credit score.
- Discover the correct way to analyze the credit report.
- Learn how to assess risk without relying on the credit score.
- Understand the correct way to analyze a member’s total debt ratio.
- Understand the risks and benefits of your C, D, and E members.
- Identify key questions to ask members.
- Learn what you can do to turn a high risk member into a low risk member.
- Determine the best approach to close a loan, ensuring the credit union always gets paid.

### Classroom Exercises:

- Calculate individuals’ capacity, and the impact on their credit score.
- Review and analyze credit reports and scores, comparing the changes throughout the credit score analysis process.

### Day 3 Agenda

- Discover the predictors of bankruptcy.
- Learn how to evaluate risks and make better loan decisions without using the credit score.
- Identify key high risk factors and low risk factors to better assign risk and build a loan for better decisions.
- Determine the right approach to have when underwriting member loan applications.
- Determine the best way to compose effective loan notes for better underwriting decisions.
- Determine risk and decision factors for secured and unsecured lending.
- Understand the correct way to analyze a member's total debt ratio.
- Determine the best approach to close your loans.

### Classroom Exercises:

- CSA Exercise: Analyze credit reports, identify opportunities, identify high risk factors and low risk factors, build loans, and close loans the right way to make sure you always get paid and you capture more loans!!!
- Determine the Credit Score Exercise: Utilize the "Credit Score Point System" to determine the actual credit score of a credit report based on specific criteria identified that has negatively impacted the score.
- Role Play: Creating a Memorable Member Experience.
- Role Play: Conduct a credit score analysis.
- Role Play: Closing high-risk members.
- Role Play: Offering Payment Protection.

### What Credit Union Professionals Say About cuStrategies:

*As a new CEO inheriting an institution that had struggled with service, lending, and growth, Celeste really helped me to set us on track. Her flexibility in designing an appropriate training program was key to our success. Celeste provided us with the tools necessary to consistently see above loan growth and help our members save money! We will forever be partners of cuStrategies.*

- Chad Rzewnicki; CEO, Dover Federal Credit Union

*I found all of cuStrategies' topics were areas we had been working on, but needed assistance to take us to the next level in providing exceptional member experience. Celeste worked with us to customize a training program that met our needs. Celeste's passion and expertise brought out the best in our entire team. Since we have completed our training sessions, our team members are more confident in speaking with members, and we have seen an increase in referrals.*

- Emily Roberts; COO, People Driven Credit Union

*We partnered with Celeste for her Credit Score Analysis program. The information we learned gave our employees the tools to work with our members to dramatically increase their credit score. We were able to increase loans, save members money, and build stronger relationships. Celeste lives the credit union mantra of 'people helping people.'*

- Michael Patterson; CBO, Horizon Federal Credit Union

*"The best money I ever spent"*

- John Douchet; CEO, Mobiloil Credit Union



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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