

Identity Protection & Fraud Detection for Member Security

The financial industry is one of the most targeted when it comes to data theft; proactive identity protection and fraud detection mitigate the impact of these attacks quickly and easily, building member trust.

Member Security Center

LEVERAGE's member security center increases non-interest income and strengthens member relationships through an unmatched authentication program. The program offers a variety of two-factor authentication options that go above and beyond basic passwords and security solutions. Our technology proactively detects stolen Personally Identifiable Information (PII) and compromised confidential data on an international level and alerts members if it finds their PII being bought or sold online.

For more information about how your credit union can protect your members and increase non-interest income, email consult@myleverage.com.

Program Features & Benefits

- » Platform Operated by Leading Provider of Global, Enterprise-Level Technology
- » More than Credit Monitoring, Products Include Full-Service Identity Theft Protection, Insurance & Restoration, Identity Authentication & Voice Biometrics, & Proactive Breach Preparation from Discovery to Resolution
- » Unmatched Authentication Solutions
- » Strengthen Member Relationships & Trust
- » Proactively Protect Member Data
- » Respond Quickly in the Event of a Breach
- » Mitigate Liability by Offering a Prompt Solutions





Secure & Fast Loan Verification with One-on-One Attention

LEVERAGE partner, Veri-Tax, is the leading national verification provider helping loan originators, underwriters, loan processors, and other financial institutions meet the raised compliance and fraud detection standards in the mortgage and consumer credit industries.

Veri-Tax provides a suite of third-party verification solutions to keep you compliant, reduce your risk, and give you the peace-of-mind that accurate data is delivered. Veri-Tax has completely automated the customer experience and implemented new user interfaces, electronic signatures, custom reporting, and LOS and API integrations, to streamline a loan's funding, and accelerate underwriting decisions.

Veri-Tax focuses on customer happiness and delivers a unique customer experience through direct access to live representatives and one-on-one attention from an account executive.



Additionally, Veri-Tax provides flexible billing options, online order tracking, and a rigorous data scrub of each submitted order to accelerate the verification process and minimize cost.

Verifications include:

- » Income Verification
- » Social Security Number Verification
- » Verification of Employment
- » Verification of Accounts

For more information on how your credit union can receive faster loan verification services, email consult@myleverage.com.



Develop Employees & Improve Performance

LEVERAGE offers a variety of human resources services developed specifically for credit unions. Delivered by human resource professionals and valued business partners, *LEVERAGE* HR Services brings best-in-class human resource solutions to credit unions that improve performance, maximize efficiencies, and ensure compliance.



Program Services

- » CEO & Executive Placements
- » Automated Performance Management Systems
- » Salary Administration Programs
- » Management Training & Consulting
- » Succession Planning
- » Pre-Employment Assessment Tools
- » HR Forms & Tools
- » Outsourced Payroll & HR Administration Services
- » Customized Consulting Services

LEVERAGE, in partnership with valued business partners, has extensive expertise in credit union human resource management and provides a broad perspective of the marketplace for all size credit unions. We work directly with you to find the right solution for your credit union.

For more information about how your credit union can be more efficient, email consult@myleverage.com.



Sprint into Additional Revenue

LEVERAGE, through a partnership with Invest in America, offers the Sprint Member Discount Program that not only provides members with a 10% savings off their monthly recurring charges, it also offers credit unions marketing incentives and an additional added-value of membership.

Program Features

- » Marketing Incentives for Participation Are Based on the Credit Union's Total Membership, Regardless of the Member's Current Cellular Service Provider
- » Easy-to-Implement Program
- » Free Marketing Materials for Lobby Displays & Statement Mailings



Member Benefits

- » 10% Discount on Select Regularly Priced Sprint Monthly Service (Personal)
- » 15% Discount on Select Regularly Priced Sprint Monthly Service (Business)
- » Nationwide Coverage from Coast-to-Coast
- » Both Current & New Customers Are Eligible
- » Waived Upgrade Fee
- » Waived Activation Fee on New Lines

Sprint is widely recognized for not only developing, engineering, and deploying innovative technologies, but also for their comprehensive range of wireless communications services that bring the freedom of mobility to members and businesses.

For more information about how your credit union can sprint into additional revenue, email consult@myleverage.com.



Automated Contract Management Improves Regulatory Compliance

Credit unions are under increased pressure to find ways to better manage third-party vendor relationships. *LEVERAGE's* contract management solution automates the entire process so that credit unions have one system for managing their contracts from start to finish. The system provides peace-of-mind when preparing for your next exam by providing tools for organizing; assessing risk; tracking and monitoring third-party agreements; and ensuring critical document retrieval. Plus, credit unions on the *LEVERAGE* contract management platform average a higher score on the management section of their exam than those that do not.

Program Features

- » Comprehensive, Web-Based Contract Database
- » Custom Management Reports with Dashboard Management Tools
- » Customizable Risk Assessment & Due Diligence Templates

- » Automated Triggers/Notifications for Complete Contract Lifecycle Management
- » Automated Risk Scoring Based on the Complexity & Exposure of Each Relationship
- » Comprehensive User Guides & Ongoing Support Services

Program Benefits

- » Simplify the Storage & Retrieval of Contracts, Risk Assessments, & Due Diligence Data
- » Standard Risk Assessment & Due Diligence Templates Based on NCUA Guidelines
- » Avoid a Lapse in Service or a Commitment to a Service that May Not Be Needed
- » Eliminate Automatic Renewals which Can Lead to Increased Pricing
- » Professional Staff Dedicated to Gathering Due Diligence & Providing Limited Reviews

For more information about how your credit union can increase contract compliance, email consult@myleverage.com.

Reduce Expenses through Proven Purchasing Strategies

Credit unions are leveraging their buying power and seeing real savings on everyday products like ATMs, armored cars, janitorial services, computer equipment, branch building, and more through *LEVERAGE* strategic buying events. Our solution encourages competing companies to more aggressively bid for the business, ultimately securing an average immediate savings of more than 20 percent!

Credit unions are faced with purchasing decisions every day. How you prepare, analyze, and execute those purchases can dramatically impact your bottomline. By working together with *LEVERAGE*, you can save on almost anything you need. There is no long-term contract commitment or cost to participate in an event or try the service, purchasing details do not need to be identical to those of other participants, and each participating credit union remains in charge of making decisions on their business throughout every step of the process.

Program Features & Benefits

- » No Software Integration or Installation Required
- » *LEVERAGE* Staff Manages Complete Process
 - Coordinate Individual & Collaborative Strategic Buying Services
 - Source New Vendors to Participate
 - Collect NCUA-Required Due Diligence Information & Manage Vendors
 - Perform Current Cost Analysis & Help Define Individual Purchase Specifications
 - Create, Customize, & Manage RFP Process
 - Discuss Strategies & Facilitate Liasion Communications
 - Coordinate, Monitor, & Review Bid Activities
 - Conduct Negotiations, Evaluate Results, & Notify Competing Vendors
 - Provide Ongoing Support

For more information about how your credit union can reduce expenses on almost anything you buy, email consult@myleverage.com.



Operating Auto Loan Portfolios in the Fast Lane

LEVERAGE partner, CRIF Lending Solutions, provides multi-channel, multi-lender auto buying and lending services to credit unions, banks, and auto dealer partners. With their state-of-the-art technology, call center support, and loan processing services, they offer user-friendly, cost-effective solutions for every step in the process, providing easy entry into lending markets and helping credit unions grow their auto portfolios.



By utilizing CRIF's solutions, credit unions have access to solutions that are:

- » **Convenient:** Services allow lenders to do what they do best - lend. CRIF Select handles everything else.
- » **Customizable:** Solutions can be tailored to best suit the individual needs of each lender and dealer.
- » **Comprehensive:** Thorough, individualized reporting provides greater insight for complete indirect and direct loan analysis.
- » **Cost-Effective:** CRIF is committed to providing economical indirect and direct lending solutions that are accessible to credit unions of all asset sizes.

CRIF's integrated, technology-based solutions make loan approvals faster, more accurate, and virtually paperless, delivering lower costs to you and better service to your members.

For more information on how your credit union can capture more auto loans, email consult@myleverage.com.



Paintless Dent Repair Drives Non-Interest Income

LEVERAGE partner, Ding Guard, is a leading product in automotive cosmetic reconditioning. Credit unions now have the opportunity to add value to member auto loan packages by protecting their purchase from day one.

Ding Guard is an automobile appearance service plan that uses a process called Paintless Dent Repair (PDR) to restore exterior auto body damage to its original factory condition without conventional methods like sanding, painting, or panel replacement. These cosmetic repairs are performed by a certified technician and help retain the vehicle's value without additional out-of-pocket cost to the consumer.

Ding Guard covers hail damage, dents, and dings. Members simply hold up the registration



card to a dent to see if it is small enough to be covered by the plan. Cost savings is also realized through faster repair times than traditional body shop cosmetic treatments, as well as leased vehicle turn-in costs. A limited lifetime warranty accompanies all repairs. For credit unions, it's a great way to generate non-interest income and strengthen their relationship with the member.



For more information on how your credit union can drive additional non-interest income, email consult@myleverage.com.



Maximize the Average Return of Your Remarketing Efforts

The liquidation of vehicles in a quick and efficient manner means more money recovered. The *LEVERAGE* remarketing solution partners with a national company to not only secure a maximum average return, but also to automate and streamline the liquidation process.



Program Features

- » Strategic Lane Position
- » Professional Representation
- » Automated Liquidation Process with Electronically Tracked Collateral
- » Volume Discounts on Auction Fees
- » Marketing & Promotional Campaigns to Attract Buyers
- » National Brand Recognition

An in-depth, strategic approach to liquidating repossessed vehicles creates a stronger remarketing program that reduces exposure, minimizes losses, and improves bottomline performance. This program accelerates the results of the remarketing process.

For more information on how you can maximize the performance and returns of your remarketing program, email consult@myleverage.com.



Collective Buying Saves on Office Supplies & More

LEVERAGE, powered by Office Depot, offers a National Buying Program that helps credit unions of all sizes maximize savings through collaborative buying power. Credit unions save money on office and machine supplies, furniture, technology, custom stationery, digital printing, promotional products, break room products, and much more. The more volume the program sees, the more savings credit unions and program users will see!

Program Convenience

Purchase supplies in the method you prefer. No matter how you choose to shop Office Depot, you will find the dedicated help you want and the unbeatable convenience you deserve.

- » Online
- » Phone
- » Fax
- » In-Store

Program Benefits

- » Best Value List: Up to 80% Discount on over 300 items chosen especially for credit unions.
- » Business Select Catalog: Receive 15% off everything in the BSC. Add Item #333169 to your shopping cart and receive your free catalog with your order.
- » Free Next Day Delivery (\$50 minimum order)
- » Monthly Specials
- » Huge Savings on Copy & Print Services: 2.5 cents Black & White | 29 cents Full Color
- » Store Purchasing Cards: Same program savings when you shop at any of Office Depot's 1000+ stores
- » Customized Ordering Site

For more information about how your credit union can reduce expenses office supplies and more, email consult@myleverage.com.

Revenue Generation in a Compliance-Driven Market

Increased regulatory burden and shrinking net interest margins present serious challenges to earning income for today's credit union. *LEVERAGE* partner, John M. Floyd & Associates (JMFA), has built an all new overdraft program—complete with all new analytics, all new recommendations, all new reporting and tracking, as well as all new communication materials for account holders. This new program helps credit unions recover revenue lost as a result of regulatory changes.

JMFA Overdraft Privilege offers something the competition does not, a guarantee. Credit unions receive a 100 percent compliance guarantee for all state and federal regulations mitigating your risk. In addition to that, their fees are contingency-based so they succeed only when a credit union succeeds.

Program Benefits

- » Additional Revenue Stream & Source of Income
- » Minimized Risk with 100% Compliance Guarantee
- » Easy Installation & Comprehensive, Effective, Onsite Training
- » A Socially Responsible Program That Is Fully Disclosed & Fully Transparent
- » All Aspects of the Program Are Included in Our Contingency-Based Fee Structure
- » Improved Communication with Account Holders for Enhanced Relationships

For more information about how your credit union can increase non-interest income, email consult@myleverage.com.

Accurate Compliance at Affordable Prices

Regulations and compliance guidelines have never been more extensive and complicated than they are today. Meet these regulatory requirements and stay compliant with services provided by certified audit and compliance field experts. *LEVERAGE's* audit and consulting services offer a comprehensive menu of financial and compliance audits, all at competitive prices, including:

Audit Solutions

- » Supervisory Committee Audits / Agreed Upon Procedures
- » Verification of Members' Accounts
- » Interim Audit Services
- » Verification of Cash & Consigned Items

Compliance Solutions

- » ACH Audits
- » Bank Secrecy Act / Security Reviews
- » OFAC Assessments
- » SAFE Act Audits

For more information about how your credit union can stay compliant and save money audit services, email consult@myleverage.com.

Management Consulting

- » Bond Claims & Special Investigations
- » Change in Management Audits
- » Reconciliation Services
- » Form 990 Preparation

Certified field experts with credit union-specific certifications perform the work and serve credit unions of all asset sizes. *LEVERAGE* works directly with a credit union to deliver a customized product at a competitive price.

LEVERAGE recently purchased several pieces of audit business that expand our comprehensive services to more credit unions. Coming soon, all of our audit business will be moved under the new name, CU Audit & Compliance Group.



Other than a new name, credit unions can expect to deal with the same people, receive the same great prices, and experience the same high level of service.