

Hill Creek Consulting, LLC

***“helping credit unions help
small business”***

- Competitive analysis
- Product definitions and pricing strategies
- Systems capability analysis
- Market research and marketing plans
- Detailed financial plans
- Account opening procedures
- Loan policy; create, review, revise
- Underwriting procedures
- Financial analysis tools
- Staffing recommendations
- Job descriptions
- Software vendor evaluations
- Implementation projects; planning and execution
- Portfolio review services.
- Safety and soundness reviews

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Member Business Service Programs



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Experience Counts

Launching a new business services program, or taking an existing program to the next level, can be a complex project, requiring new or modified products, systems, policies, procedures and outsourcing arrangements.

A project of this size will require some of your credit union's most experienced personnel, but it also requires an experienced commercial banker.

During a commercial banking career of more than 20 years, I have been a national accounts calling officer, team leader, corporate finance manager, middle market lender and private banker.

Those assignments required an understanding of sales planning, competitive market analysis, loan policy, credit underwriting procedures, and financial statement analysis.

I bring that level of experience to the launch or further development of your credit union's member business services program.

Solid commercial banking knowledge, coupled with strong project management skills will result in a carefully planned and well executed member business services program for your credit union.

What We Offer

Hill Creek Consulting, LLC offers a two phased program that will (a) help you decide if you should enter the small business market, and (b) help you put together everything you will need to launch your program.

Phase I: Investigation

A typical investigation project includes:

- *Competitive Analysis*
- *Systems Analysis*
- *Marketing Plan*
- *Detailed Financial Plan*

Phase II: Implementation

A typical implementation project includes

- *Account Opening Procedures*
- *Loan Policy*
- *Underwriting Procedures*
- *Detailed Implementation Plan*
- *Selecting software vendors*
- *Selecting outsourced services*

Portfolio Review

After you have some experience making member business loans, a portfolio review by an independent third party is a good idea. We follow the guidelines described in Chapter 10 of the NCUA Examiners Guide and depending upon the size of the portfolio we may sample only a few loans, or look at the entire portfolio, examining every credit file.

Safety and Soundness Review

When you have a more seasoned portfolio or when you feel the need to take another look at the way you are doing business loans, a Safety and Soundness Review may be advantageous. Typical tasks are:

- "Mapping" the underwriting process from origination to closing.
- A comprehensive review of existing underwriting procedures.
- A review of the current Risk Rating System, validating the methodology and possibly recommending changes.
- An overall evaluation of the technology available to business services team.
- A comprehensive review of all loan documentation procedures.

Implementation Support

There may be times when your business services program needs some outside support to energize your staff and put things back on track. We can support your implementation efforts in a variety of ways.

For example:

- Conducting focus group sessions with your SEGs to determine their needs.
- Building a prospect list for your BDO.
- Prospecting with your BDO.
- Making follow up visits where loan applications are pending.
- Performing a preliminary credit review.
- Conducting credit training sessions.