



Credit Union/CUSO Synergies

As part of our commitment to providing valuable opportunities to our Credit Union Partners, **Mid-Atlantic Financial Partners, LLC** [MAFP] a *Credit Union Service Organization*, has initiated a menu-driven program of financial services that allow each participating Credit Union the ability to select services that are “*right*” for them.

I... Credit Union Partners may select “fee-based” services:

Business Services – Development of business products & services to support member business deposit/lending relationships.

Marketing – Development of marketing strategies tailored to the credit union’s membership

Organization – Development of business lending and loan participation guidelines for Credit Unions seeking to engage in member business lending.

Loan Servicing – Servicing member business loans funded by Credit Unions without servicing operations.

II...Credit Union Partners may select comprehensive MBL services:

Origination, Processing, Underwriting, Closing, Servicing, Risk Management and Loss Mitigation – Managing every aspect of the MBL process, MAFP is able to provide its Credit Union Partners with a full service Lending Operation to ensure continuity, compliance, safety & soundness, and control, with a single source of accountability.

III... Credit Union partners may select services, where fee income is paid directly to the Credit Union partner:

SBA 7(a) and Express Loans – Origination, processing, underwriting, funding and servicing of loans, referred by Credit Unions who are not authorized by SBA to originate such loans.

Non-Member Loans – Origination, processing, underwriting, funding and servicing of loans, referred by Credit Unions who are prohibited from funding loans that fall outside their field of membership.... We find Lead Lenders.

Non-Member Loan Brokerage – Origination, processing and placement of loans referred by Credit Unions where the loan parameters meet neither the requirements of the Credit Union or the CUSO.

Business Lending – Origination, processing, underwriting, funding and servicing loans, including working capital lines, equipment loans, factoring, ABL, and commercial vehicles.

[IN ADDITION: For Credit Unions already active in MBL Lending, MAFP offers:](#)

Portfolio Loss Management – Assistance with commercial/business loans that have deteriorated or defaulted, to mitigate or eliminate loss.

Loan Referral Program – Assist Credit Unions in placing their declined loan requests, thus maintaining a positive relationship with the Member/Applicant and potentially generate referral fee income.

Portfolio Review Program – Assist Credit Unions in evaluating the quality of their loan portfolio, presenting recommendations to improve procedures and mitigate potential losses. Provide annual Borrower/Guarantor financial statement review, analysis, and comparison to original underwriting and Risk Ratings.

Construction Loan Management – Develop and manage residential and commercial construction loan program for individual Credit Unions.

...AND MORE!!

The choice is yours... choose the programs, choose the services, and most importantly, choose the type of lending that is “right” for your Credit Union and Membership.

Our commitment to true partnership sets us apart, and in combination with our knowledge and experience, makes [Mid-Atlantic Financial Partners, LLC](#) the ideal choice for your commercial and business lending program needs.

Credit Unions...

Working together, merging resources, creating opportunities.™

Mid-Atlantic Financial Partners, LLC

12820 Wisteria Dr. Suite 200

Germantown, Maryland

Phone: (240) 454-8280

Fax: (240) 597-6588

Web: www.midatlanticfp.com

“Credit Union Owned”