

# Benefits

## About the Business Services Program

CU Business Group, LLC is a jointly owned credit union service organization (CUSO) formed to assist credit unions in offering business services. This CUSO provides expanded opportunities to credit unions, focused on member business deposits and loans. With a broad array of business services, education and training available, CU Business Group assists credit unions of all sizes and needs. The organization provides business services to hundreds of credit unions nationwide.

## Evaluating Programs

While the programs offered by CU Business Group offer extensive features and support, programs offered by other business services providers vary. Ask...

- How comprehensive is the range of business packages? Can individual services be purchased?
- How long have you been in business? Can you provide references from credit unions of similar size/need?
- Do you possess knowledge of complex credit union industry rules, local markets and offer ongoing support?

## Advantages of Alloya's Program

Credit unions cite the following benefits when asked to summarize the Alloya difference.

### ▲ Save Time

- ✓ This turnkey solution can be quickly adopted to meet a credit union's business strategies.

### ▲ Reduce Efforts

- ✓ The program includes the resources and infrastructure to add a complete package of business services.
- ✓ A comprehensive approach is employed: underwriting, marketing, staff training designed for credit unions.

### ▲ Peace of Mind

- ✓ On the credit union's behalf, the CUSO works with regulators and leverages its own seasoned professionals to develop high-standard business services policies, procedures and guidelines.
- ✓ The program's loans perform far better than the credit union industry averages (lower delinquency rates).

### ▲ Save Money

- ✓ Cost-effective solutions and the ability to customize business services – without additional cost to credit unions – are offered.

## Learn More

Contact your Senior Business Consultant for more details. If you are not currently a member, please email [solutions@alloyacorp.org](mailto:solutions@alloyacorp.org) to be connected with a team member.