Points to Ponder 2017 SRCUS Lending Class

* Centralized Lending versus De-Centralized Lending
  + Pros and Cons of each
  + What does your credit union utilize?
* Two loan applications are on your desk. You can only make one. One has a credit score of 589, the other scores 803. You have run both through your pricing model and have determined that the 589 loan should produce 152 basis points of profit. The 803 should produce 35 basis points. Both are potential new members. Which loan do you approve and why?
* What process does your credit union have for tracking results of loan promotions/marketing campaigns??
* How does your credit union track the performance of its various loan portfolios? What is your definition of a successful portfolio??