

# Sync1 Systems

## 1 Lending

### Loan Origination System

### Transformative Technology for Credit Union Lending



Sync1 Systems is dedicated to helping credit unions successfully navigate and succeed in today's challenging lending environment with its entirely new technology platform constructed from the ground up. Sync1 is leveraging modern technology to help an industry plagued with old problems, transforming operational inefficiencies into profitable solutions.

### Latest Cloud-Based Infrastructure

The Sync1 Loan Origination Platform utilizes the latest cloud-based infrastructure and current design principles to deliver a secure, scalable, intuitive and responsive suite of products. This newer architecture enables us to respond more quickly to member needs,

deliver key features faster to meet member demand—all while offering solutions with enhanced quality, testability and integration to help credit unions manage and grow their lending programs.

### Intuitive and Innovative Solution

Sync1 understands that technology should be both intuitive and innovative and has proven itself by delivering solutions that are engineered for maximum functionality, yet designed for ease of use.

Sync1's LOS platform enables credit unions to streamline the loan origination process, increase productivity, reduce staffing and loan processing time and enhance loan tracking and reporting capabilities through the following key features:

- > Indirect, direct, merchant and consumer originated lending
- > Interfaces to major core systems
- > Auto-populate applications with member data from the core system
- > Automated notifications

- > Highly configurable and more efficient work flow processes
- > Cross-sell and up-sell loan application capabilities
- > Account opening capabilities
- > Executive dashboard
- > Support for CUSO and multiple lenders
- > Direct connection to credit bureaus without 3rd party assistance
- > Automated funding capabilities
- > Automated pricing engine for rate assignment
- > Customizable loan analysis ratios and formulas for decisioning
- > Numerous standard and customizable reports and graphs

## Direct Lending Features

- > Interfaces to major document storage systems and forms providers
- > Interfaces to home banking systems
- > Interfaces to insurance providers
- > HMDA compliant for home equity loans
- > Supports E-Signature

## Indirect Lending Features

- > Interfaces to major loan origination sources such as DealerTrack, RouteOne, CUDL
- > Automobile, boat, motorcycle and RUB
- > Support for conventional, balloon and leases
- > Automotive valuation engine KBB, NADA
- > Title tracking
- > Dealership reporting and analytics
- > Support for multiple dealer reserve methods



## About Sync1 Systems

Sync1 Systems is a new technology CUSO that is using the most current technology to build solutions to power and transform modern lending and banking. The Austin-based fintech company provides a new generation of digital banking technology that includes a sophisticated loan origination platform, internet banking and account opening solutions. Providing a high level of customer

satisfaction, support and service is our primary mission. With a foundation built on decades of industry experience, deep technical knowledge and a commitment to defining the future of financial technology, Sync1 is positioning its customers at the forefront of direct and indirect lending—both today and in the future.

