



Solutions Sheet

# Lending Made Simple for Credit Unions

One integrated provider for every loan to cut costs, reduce complexities and delight your members.

## See why nine out of America's top 10 credit unions choose us

In today's market, credit unions face a complex vendor landscape—one provider for credit reports, another for flood certificates, a third for valuations and more. This fragmentation leads to inefficiency, higher costs, potential errors and operational challenges.

With Cotality™, you can skip the disjointed mortgage technology management obstacles and streamline your operations with a single, integrated provider to better serve your members.



### Consolidate and Simplify

- Eliminate the need to manage multiple vendors.
- Integrate member acquisition and retention, mortgage origination, mortgage servicing and portfolio solutions.
- Save staff time, focus your team where it matters most and reduce operational complexity.



### Elevate Your Member Experience

- Provide a seamless digital journey for your members.
- Identify members ready to purchase with location and behavior-based triggers.
- Deliver a faster, transparent experience from lead to application.



### Lend with Confidence

- Use integrated risk and compliance tools to mitigate fraud with gold-standard predictive fraud modules.
- 94% of Cotality LoanSafe® users agree that it helps them ID which loans have the highest fraud risk.

## Why Choose Cotality?

### Built for credit unions

All-in-one provider for portfolio intelligence, compliance, and member loyalty.

### Intelligence-driven lending

Empowering smarter decisions, stronger portfolios and deeper member engagement.

### Advanced portfolio protection

Stay compliant and confident with our mortgage risk solutions.

### Unlocked growth opportunities

Tap into your existing portfolio and local market with data-driven insights.

# Cotality: Unifying lending for modern credit union operations

Most providers complicate the lending process by requiring credit unions to juggle multiple contracts, data flows and vendor relationships—slowing down operations and driving up costs.

At Cotality, we're your single-source provider for the entire loan lifecycle—simplifying every step:

1. Acquire and retain members: Use trustworthy data and marketing tools to identify and engage qualified members.
2. Qualify members: Access credit, verification and analysis tools in one seamless workflow.
3. Qualify collateral: Speed up your underwriting with industry leading valuation solutions, flood and property data to assess risk, detect fraud and streamline the lending process.
4. Protect collateral: Automate property tax tracking, portfolio risk monitoring and streamline loss mitigation while managing compliance.

We have comprehensive workflow solutions to simplify your entire operation—reducing friction, increasing efficiency and giving you confidence to scale.

## Member Acquisition & Retention Package

Easily access insights on portfolio behavior and predictive analysis without time-consuming and costly data analyst work.

**Precision Marketing** (with Lost Leads and Payoff Intelligence)

**Market Intelligence** (with custom reporting, forecasting and more)

**OneHomeowner™** (a homeowner engagement platform with white-labeling capabilities)

## Borrower Qualification Package

Speed up the processes for your processors, underwriters and loan officers to mitigate risk and reduce lending time and costs.

**Credco® Credit Reports** (with alert protection, and recheck reassurance)

**AutomatIQ® Borrower platform** (Verification solutions – Trax Transcripts/SSA, VOE/I and VOA; Qualification solutions – Income Analysis, Liabilities Analysis and Assets Analysis)

**LoanSafe®** (mortgage fraud detection)

## Collateral Qualification Package

Accelerate underwriting with industry-leading valuations and flood data to streamline appraisal reviews.

**Mercury Network®** (cloud-based platform)

**Collateral Investigate** (new review solution)

**Flood Determinations** (monitoring and compliance)

**Quote to Order** (SmartFees™, PTE, COM Title)

## Servicing Package

Gain a competitive edge by anticipating your members' needs to provide high-touch customer service..

**Portfolio Intelligence and Monitoring** (powered by Araya™)

**Tax Forecasting** (real-time servicing data)

**DigitalTax™ Suite** (includes onboarding decisions, payment decisions, and forecasting tools to simplify property tax management)

For more information, please visit [cotality.com](https://cotality.com).

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