

# What Happens When Your Member Hits "Apply for Financing"?

At CU DigiLend, we believe applying for financing should be just as easy, and as human, as making a purchase decision. Whether your member is in a dentist's chair, choosing a new HVAC system, or finalizing a home project, the moment they hit "Apply for Financing" through CU DigiLend is the beginning of a seamless, trusted experience powered by your credit union.

## Your Credit Union's Brand Stays Front and Center

CU DigiLend is a fully white-labeled platform, which means your credit union's name and logo are the only ones your member sees throughout the application process. There's no confusion, no third-party distractions, just a smooth, trustworthy experience backed by a brand your members already know and love.

# +The Application is Quick and Friendly

When a member applies through CU DigiLend (via QR code or link), they're met with a simple, mobile-first form. No piles of paperwork, no trips to the branch. Just clear prompts, soft credit pulls (when applicable), and a few quick steps to complete the process, all from their phone, tablet, or laptop.

## + Real-Time Decisions, Real-Life Impact

CU DigiLend supports real-time decisioning, so members get instant answers on their financing options. Whether they're in a dental office or meeting with a contractor, they can make confident decisions and move forward on the spot.

#### +The Credit Union Handles the Loan: Start to Finish

As soon as the loan is approved, your credit union handles disbursement and servicing. CU DigiLend is built to integrate with your existing lending operations, no new systems to manage, no surprises. Just more opportunities to grow your loan portfolio while serving members in new ways.

#### The Merchant Gets Paid. The Member Gets Relief.

CU DigiLend is built to be win-win. The merchant gets paid quickly and securely, and the member gets the peace of mind that comes with affordable, transparent payments. Best of all, it's a relationship you own, not one you have to share with a middleman.

### **Why it Matters:**

- + Every point-of-sale loan is more than a transaction; it's a chance to build trust.
- + You're meeting members in real moments of need with fast, flexible support.
- + You're keeping financing local, accessible, and aligned with your mission.
- + This is people helping people, right where it matters most.