



# Our a-la-carte Service Offerings

We are a specialized CUSO with a selection of service offerings, driven by technology and tailored to your needs - when you need it.

## 1. Loan Origination

Credit Union & Borrower Portal	Deal Sourcing	VARIOUS TECH STACKS
Co-branded Marketing		

## 2. Lending & Credit Administration

Document Collection & Processing	Credit Analysis	Underwriting	VARIOUS TECH STACKS
Financial Analysis & Spreading	Loan Documentation & Closing		

## 3. Loan Servicing

Loan Servicing	Loan Reviews	Portfolio Servicing	
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## 4. Participation

Loan Participations & Liquidity	Participation Certificates	
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## 5. Portfolio Management

Portfolio Review: ATLR of Non-CUSO loans	Special Asset Management	VARIOUS TECH STACKS
Compliance, Regulatory & Audit Consulting	Trainings & Webinars	

## Flexible, Scalable Pricing for CU Growth

### A-La-Carte Services

- Pick and choose solutions that best suit your needs (e.g. underwriting, participation, loan servicing, etc)
- Flexible pricing
- Ideal for targeted needs or scaling support over time.

### Subscription Based Partnership

- Tiers with comprehensive end-to-end servicing
- Tiers with access to our suite of technology, analytic and support
- Ideal for CUs seeking ongoing engagement and strategic alignment

### Reward Program

- For Loyalty, Volume Based and Referral

We empower credit unions to grow safely, efficiently, and in alignment with their mission—on their terms.



“Capital for a Better Tomorrow.”

# Tiered, a-la-carte pricing for CRE/SBA Loans

	Base	Foundation	Strategic	Premier
<b>Tier Eligibility Criteria</b>	No Fee	\$1,000 Monthly or Min \$8MM Portfolio Size	\$2,000 Monthly or Min \$20MM Portfolio Size	\$4,000 Monthly or Min \$40MM Portfolio Size
<b>1. Loan Origination</b>				
AVANA CUSO Sourced Loans via Participation Desk	View only	Access starting Day 3	Access starting Day 2	Access starting Day 1
Co-branded Marketing	X	X	✓	✓
<b>2. Lending &amp; Credit Administration – For CU loans</b>				
Document Collection & Processing*	Standard Rate	10% Discount	20% Discount	30% Discount
Credit Analysis*				
Financial Analysis & Spreading*				
Underwriting Package (inclusive of Document Collection, Credit Analysis, Financial Analysis & Spreading)				
Loan Documentation & Closing Support				
*available a-la-carte				
<b>3. Loan Servicing</b>				
Loan Servicing Fees	Standard Rate	Reduced	Lower	Lowest
Portfolio Servicing (Non CUSO Loans)				
<b>4. Participation</b>				
Participation Desk	View only	Access starting Day 3	Access starting Day 2	Access starting Day 1
<b>5. Portfolio Management</b>				
Portfolio Risk Review (ATLR of non CUSO loans)	Standard Rate	10% Discount	20% Discount	30% Discount
Special Asset Management				
Compliance, Regulatory & Audit Consulting				
Trainings & Webinars	X	✓	✓	✓
<b>6. Reward Program</b>				
Referral: Cash-back on the value of the loan amount by referred CU in 1st yr	Standard Rate			
Volume Incentive (Additional) – Discount on servicing fee on all loans after crossing \$5MM threshold in a Calendar Year	5% further discount			

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# How Our Technology Simplifies Lending

AVANA CUSO's platform streamlines complex lending workflows so Credit Unions can focus on member success—not manual processes.



## End-to-End Loan Management

Automate intake, underwriting, approvals, participation tracking, and servicing—all in one interface.



## Real-Time Dashboards

Gain instant visibility into your pipeline, performance, and key metrics, driving smarter strategic decisions.



## Document Repository

Secure, centralized storage with instant document retrieval and auto-updated compliance tracking.



## Participation Management Tools

Track, allocate, and manage participations with clarity, speed, and confidence.



## Built-In Analytics & Alerts

Monitor performance, risk flags, and portfolio insights using configurable triggers and reports.

New participation opportunities

Participations Backup

Available for participation Lead lender General participation

Property	City, State	LTV	Loan amount	Anticipated funding date
Hampton Inn Reading/Wyomissing Hospitality	Reading, PA	59.33%	\$13,400,000.00	06/20/2025
Available for participation <span>General participation</span>		<div style="width: 55.97%;"><div style="width: 55.97%;"></div></div> 55.97% filled	\$5,900,000.00	44.03% available

GoDocs® Dashboard

ADD Loan + Loan# 258531

Borrower Name	Loan Amount	Loan #	Product	Contact	ID	Status
Test Sample, LLC	\$9,500,000.00	258531	CommercialDocs	Christopher Allison	62389	
LegalNet Workflow LLC	\$9,500,000.00	258531	InvestorDocs	James Martin	62146	
Test Sample, LLC	\$9,500,000.00	258531	CommercialDocs	Christopher Allison	62120	
Sample, LLC	\$9,500,000.00	258531	CommercialDocs	Christopher Allison	61942	
Not Yet Entered	\$9,500,000.00	258531	CommercialDocs	Candace Sheets	61862	

WORKSPACE

Loans + New

Leads Loan-4CE-FNJ

Overview

Shoebbox

Package

Tasks

Messages

Origination

Portfolio

Archive

My Shoebbox

Drag and Drop Files or Release by device

Powered by mysherpas v1.36.10

Loan Package

Group By Type Status

10 Folders

- 01. Application & Approvals
- 02. Entity Info
- 03. Individual Info
- 04. Collateral Info
- 05. Title, Escrow and Closing
- 06. Asset Management
- 07. Memberization
- 08. Construction
- Misc
- Participations

Driving Credit Unions' Digital Transformation

Our tools are designed to integrate seamlessly with your workflows and teams. From one-off a-la-carte services to fully subscribed partnerships, the technology scales with your goals.





# AVANA CUSO Business Development Team



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Scan



Connect with Our Team Today  
for Customized Proposal



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