



Presented by



About us

CU First Responders Finance, LLC (**CUFR**) is a partnership between the National Council of Firefighter Credit Unions, Inc. (**NCOFCU**) and Biz Lending & Insurance Center, Inc. CUFR provides business lending origination programs to member credit unions of the NCOFCU.



We Need You

T.E.A.M

Together Everyone Achieves More

What we are going to introduce today will require widespread support from the member credit unions of the NCOFCU. The more credit unions that join and participate, the stronger this program becomes nationwide.

When Firefighters unite we can

CRUSH THE MARKETPLACE – Create Really Unique Sales Horsepower



**Your credit union is the spark to
ignite growth!**

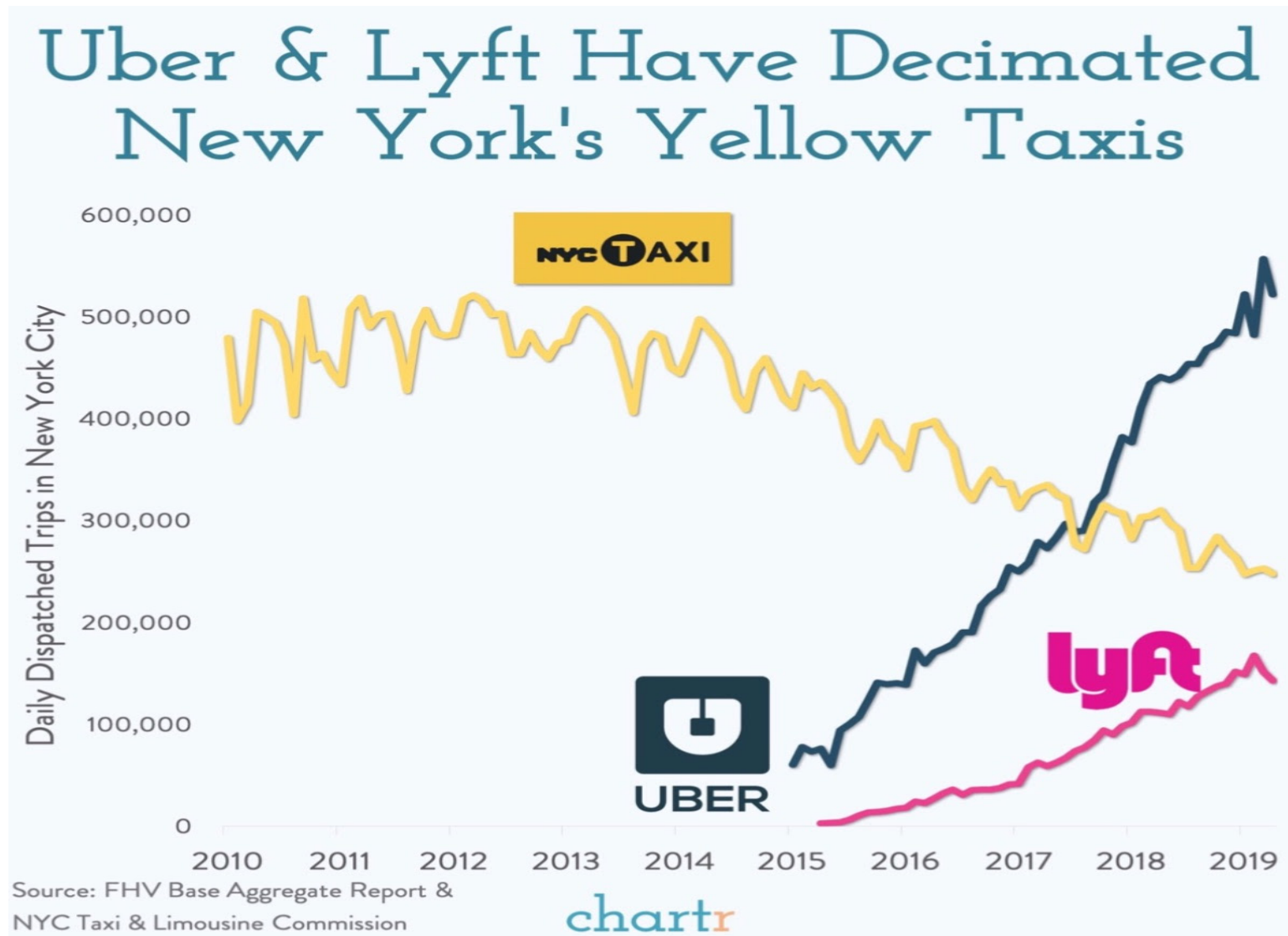
The Delivery Model is Changing

Major industries in the United States are changing right before our eyes!

- **Vehicles for Hire**
- **Retail**
- **Automotive**
- **Education**
- **Insurance**
- **Finance & Banking**



Taxi vs. Uber/Lyft



Box Stores vs. Online Ecommerce

Retail Apocalypse

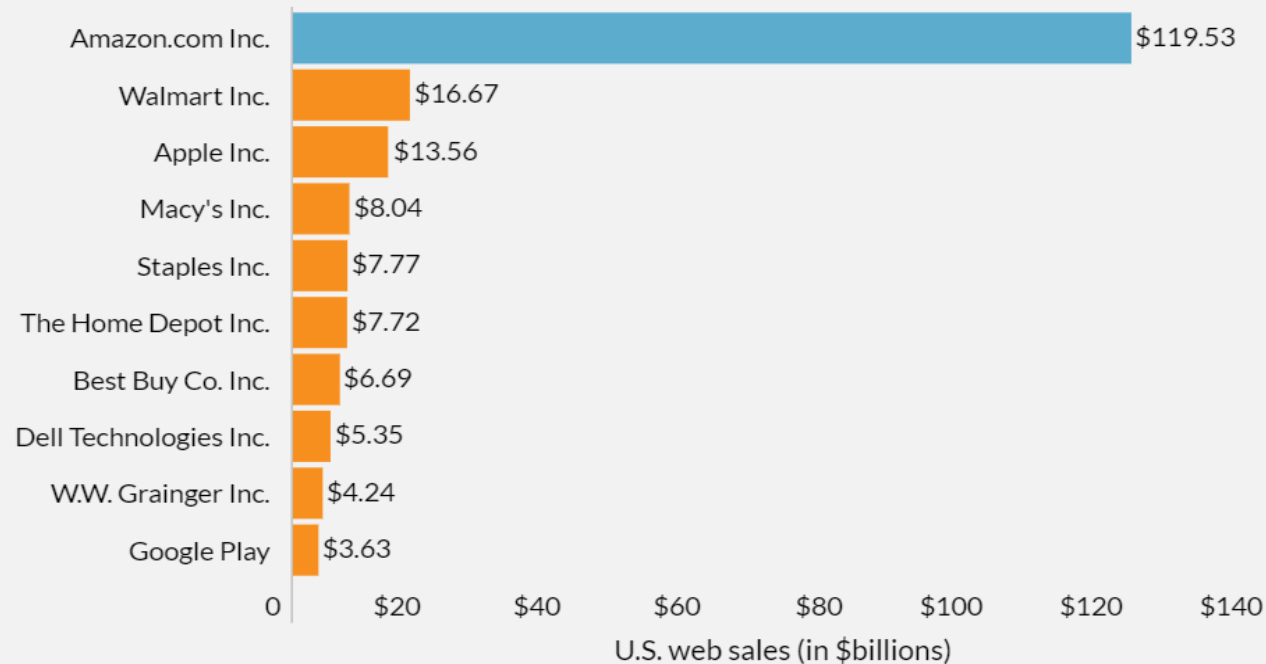
Do you recognize these names?

Abercrombie & Fitch	Charlotte Russe	GNC	LifeWay Christian	Ue21
Aerosoles	Charming Charlie	Golfsmith	Lord & Taylor	Sam's Club
Aéropostale	Chico's FAS	Gordmans	Lowe's	Sears Holdings
A'gaci	Claire's	GUESS?	Macy's	Shopko
Alfred Angelo	Coldwater Creek	Guitar Center	Marsh Supermarkets	Southeastern Grocers
American Apparel	Crate & Barrel's	Gymboree	Mattress Firm	Sports Authority
The Andersons	David's Bridal	Haggen Hastings	MC Sports	Target Canada
Arden B	Dean & DeLuca	Hhgregg	Multiply	Teavana
A&P	Deb Shops	HMV Canada	Michael Kors	Tops Friendly Markets
Barneys New York	DressBarn	Henri Bendel	Neiman Marcus	Toys "R" Us
BCBG Max Azria	Express	Home Outfitters	Nike	True Religion
BeBe	Family Christian Stores	J. C. Penney	Nine West	Urban Outfitters
Best Buy	Family Dollar	J. Crew	Nordstrom	Under Armour
Blockbuster	Forever 21	Kenneth Cole	Party City	Vanity
Bed, Bath & Beyond	Fred's	KIKO MILANO	Payless ShoeSource	Vitamin World
Bloomingdale's	Future Shop	Kit and Ace	Perfumania Holdings	Vera Bradley
The Bon-Ton	GameStop	Kohl's	RadioShack	Victoria's Secret
Borders Group	Gander Mountain	La Senza	Rockport	The Walking Company
Brookstone	Gap Inc.	The Limited	The Room Store	Wet Seal
				Z Gallerie

E-Commerce Retailers

Top 10 online retailers' projected 2018 U.S. e-commerce sales

Ranked by U.S. web sales, in \$billions



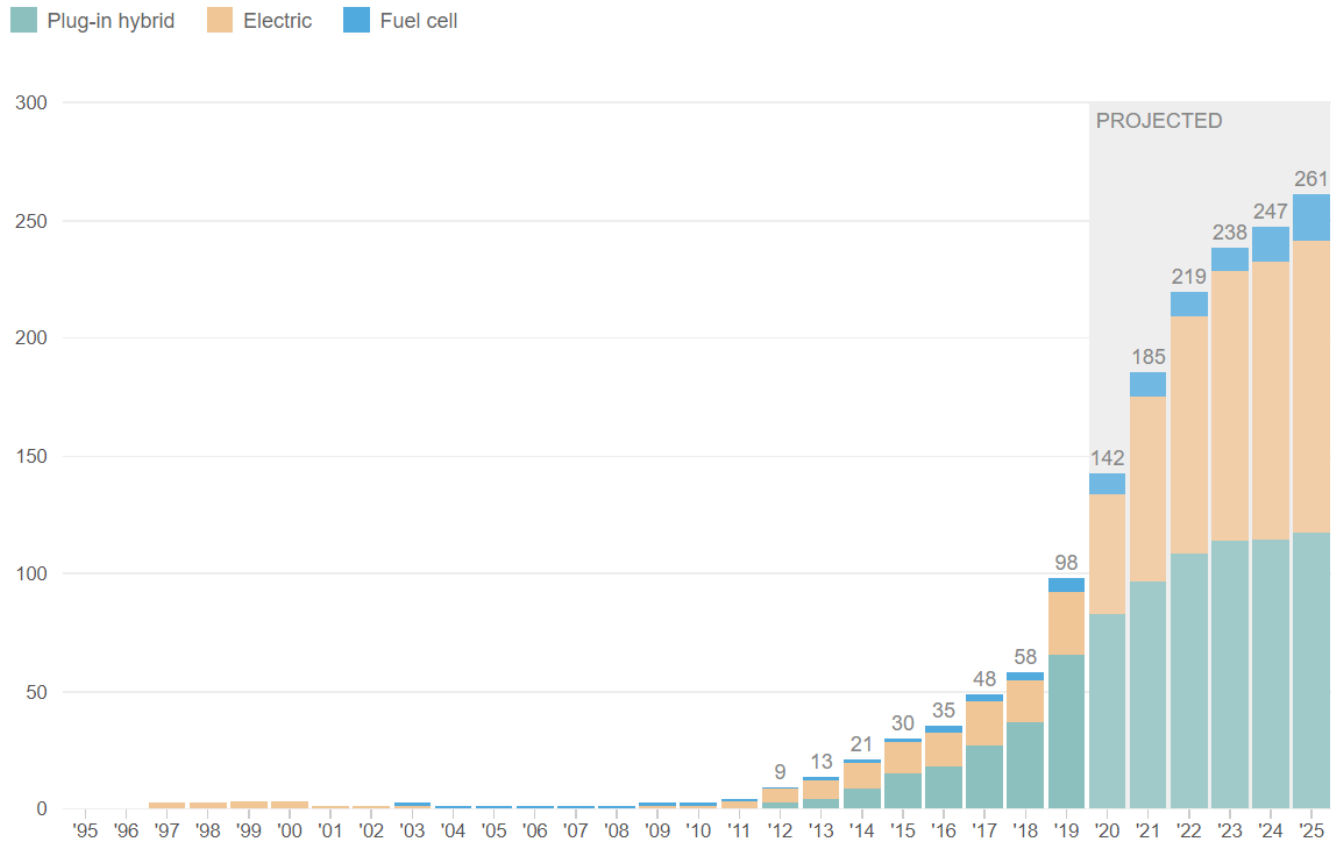
Source: Internet Retailer estimates, company reports; Top 10 retailers determined by Internet Retailer 2018 Top 1000 rank

Combustion vs. Alternative

Are Electric Vehicles Becoming Mainstream?

Non-gas car models likely to nearly triple by 2025

Cars using alternative powertrains, such as electric power, fuel cells and plug-in hybrids, are expected to see substantial growth over the next decade. Only two models were available in 1997, compared with 98 in 2019. Bars in the shaded area are projected totals.



Source: Wards Intelligence and LMC Automotive

Credit: Thomas Wilburn/NPR

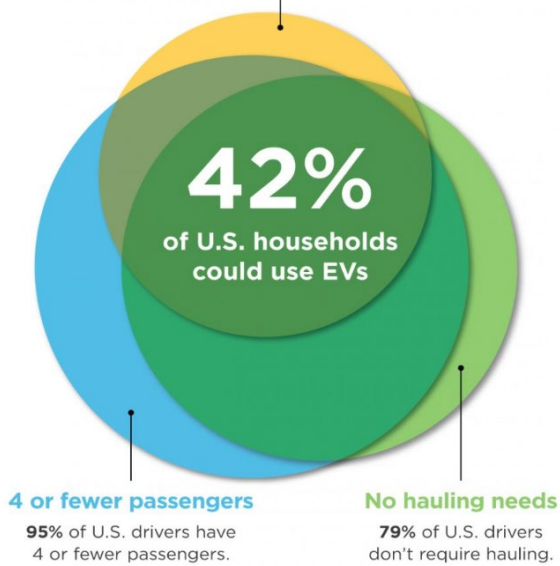
Demand for EV Vehicles

Less than 1% of U.S. households currently have an electric vehicle (EV), but...

42% of U.S. households could use today's EVs.

Today's EVs require:

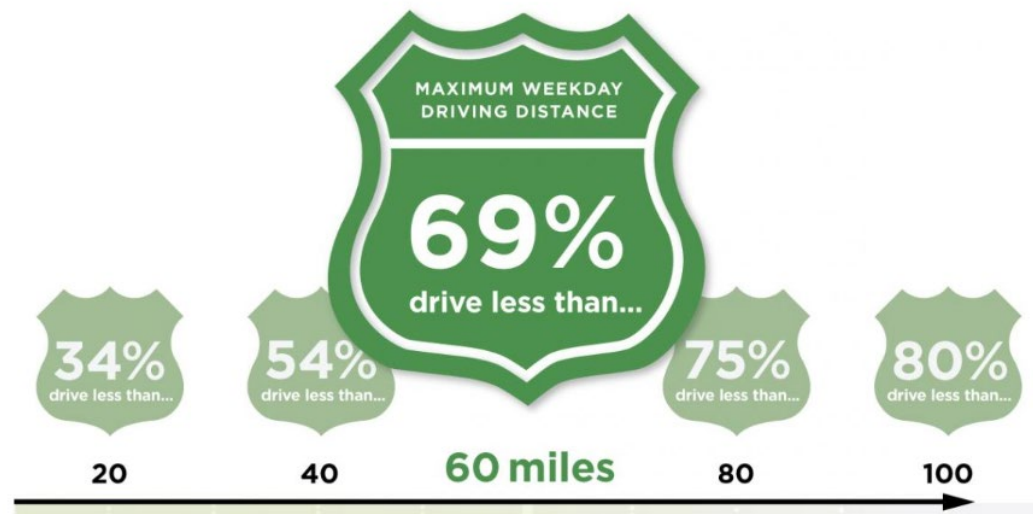
Parking and a plug
56% of U.S. households have access to charging.



The requirements above apply to both plug-in hybrid EVs and battery-electric vehicles.

But what about range?

69% of U.S. drivers drive less than 60 miles on weekdays—well within the range of many battery-electric vehicles.



Education

// TUITION-FREE ONLINE PUBLIC SCHOOLS



A High-Quality Education Powered by K12

Public Schools vs. Homeschooling

OUR NUMBERS

Actions speak louder than words, but numbers can show the magnitude of those actions. At K12 our actions will always focus on fulfilling our mission of removing barriers to a great education by helping students unlock their full potential through inspired teaching and personalized learning.

- Over 1 million students served since 2000
- A company of educators, with over 5,000 state certified teachers
- Nearly 65% of enrolled students in 2017 had no other public school option besides their local assigned school



NEARLY

1 million students

SERVED IN MPS (MANAGED PUBLIC SCHOOLS)
SINCE K12 STARTED



STUDENTS AT K12 PARTNER SCHOOLS

saved up to \$10M

IN COLLEGE TUITION BY TAKING DUAL
ENROLLMENT IN H.S.



OVER

**5,000 state-certified
teachers**

InsurTech

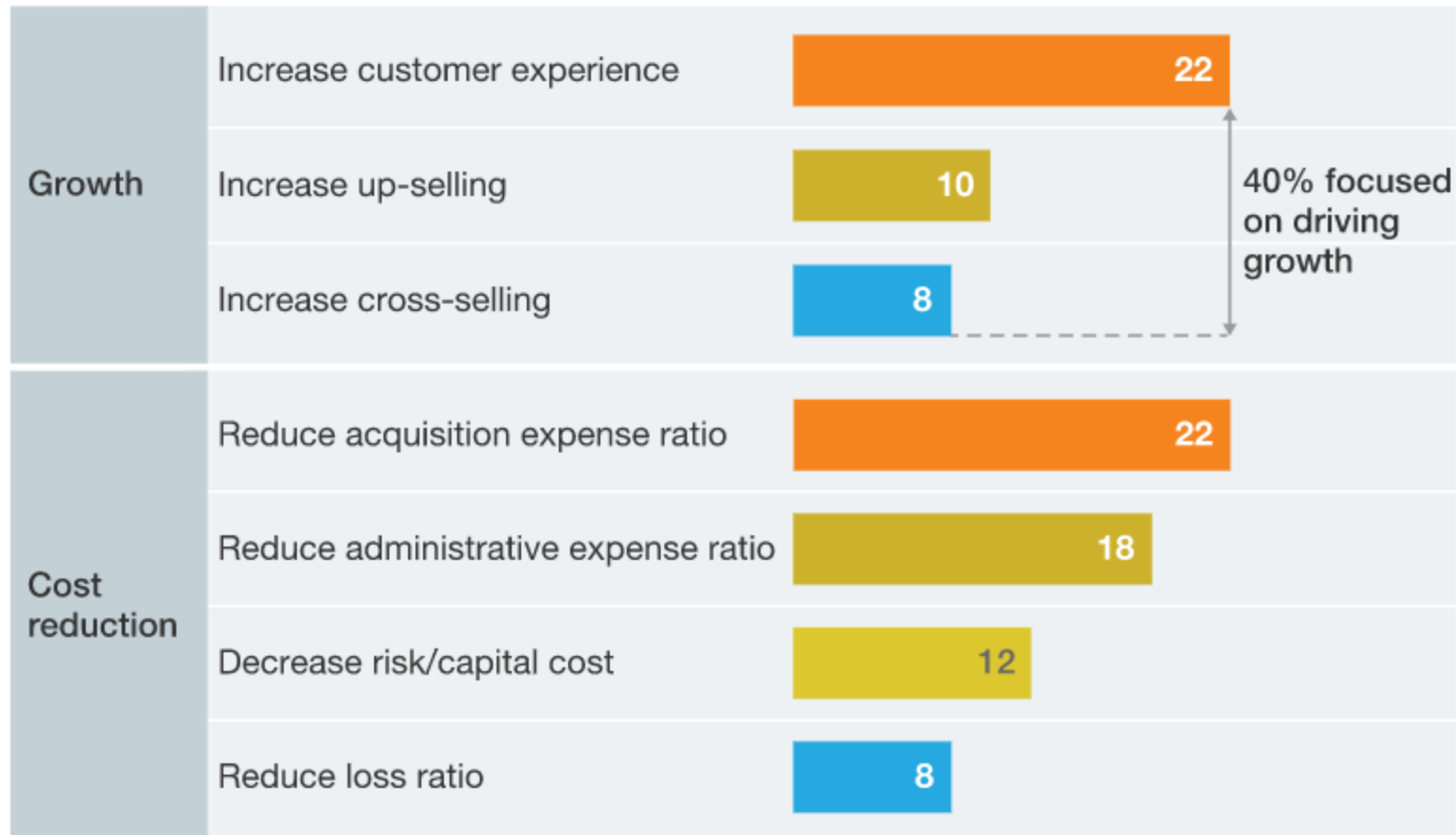
Insurtech is the use of technology innovations designed to squeeze out savings and efficiency from the current insurance industry model.



InsurTech Goals

Insurtechs are especially focused on growth and reducing acquisition expenses.

Insurtech value drivers¹



FinTech Approach

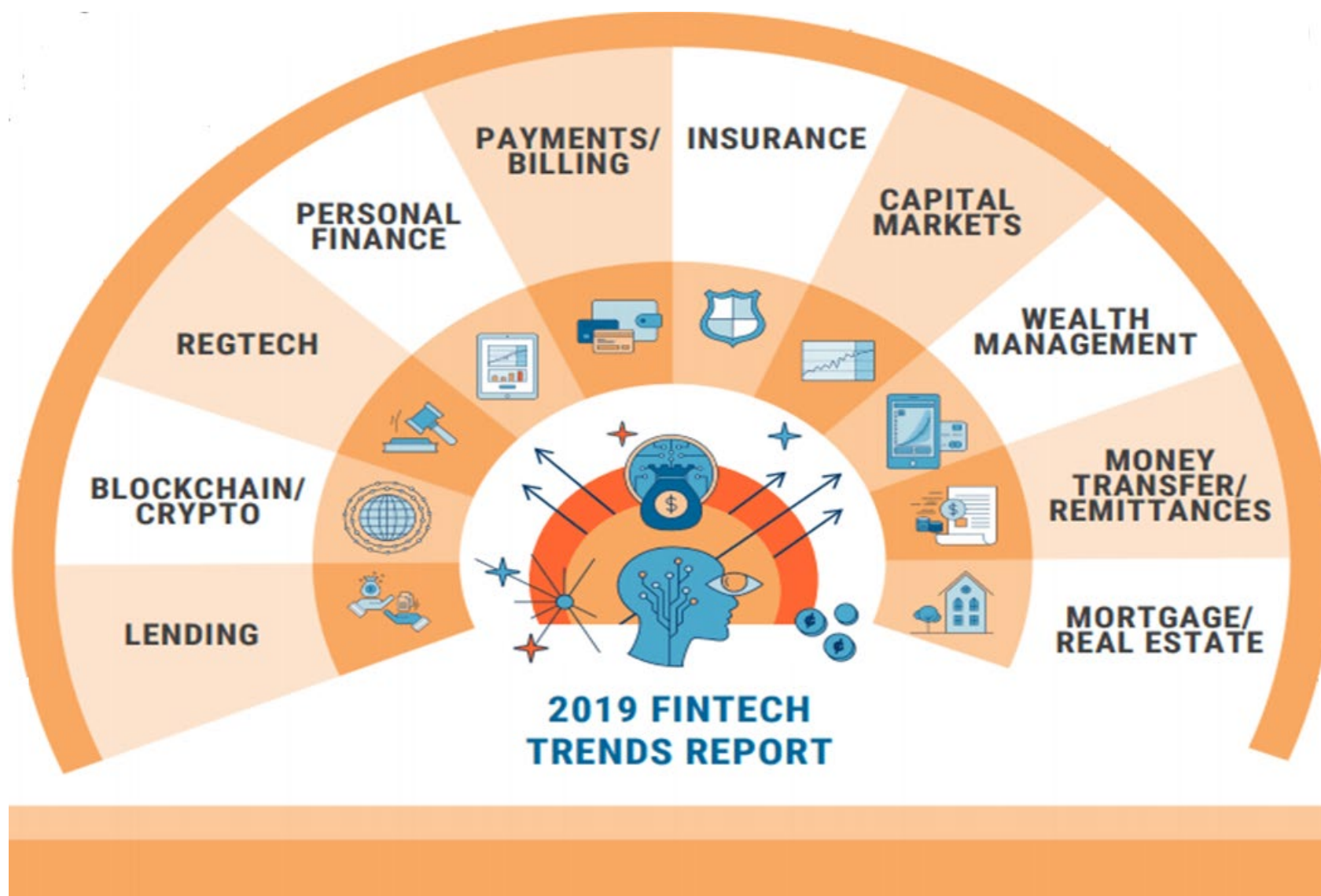
What is FinTech?

Fintech is the term used to refer to innovations in the financial and technology crossover space, and typically refers to companies or services that use technology to provide financial services to businesses or consumers.

Top 38 FinTech Disrupters

TALA	OPTIVER	GRAVITY PAYMENTS	KABBAGE
PITCHBOOK	TRANSFERWISE	VENMO	GREENSKY
AVANT	SUPLARI	ROBINHOOD	LENDING CLUB
BRAINTREE	OPPLOANS	ADDEPAR	NERDWALLET
ONDECK	BILLTRUST	AFFIRM	NETSPEND
ENFUSION	COINBASE	GUARANTEED RATE	PERSONAL CAPITAL
MORNINGSTAR	ACORNS	TRANSUNION	SOFI
VERIFI	CHIME	COMMONBOND	STRIPE
CIRCLE	CARTA	CREDIT KARMA	WEALTHFRONT
		FUNDRISE	YAPSTONE

FinTech - Technology Revolution



CUFR Goals

Business / Commercial Loan Growth

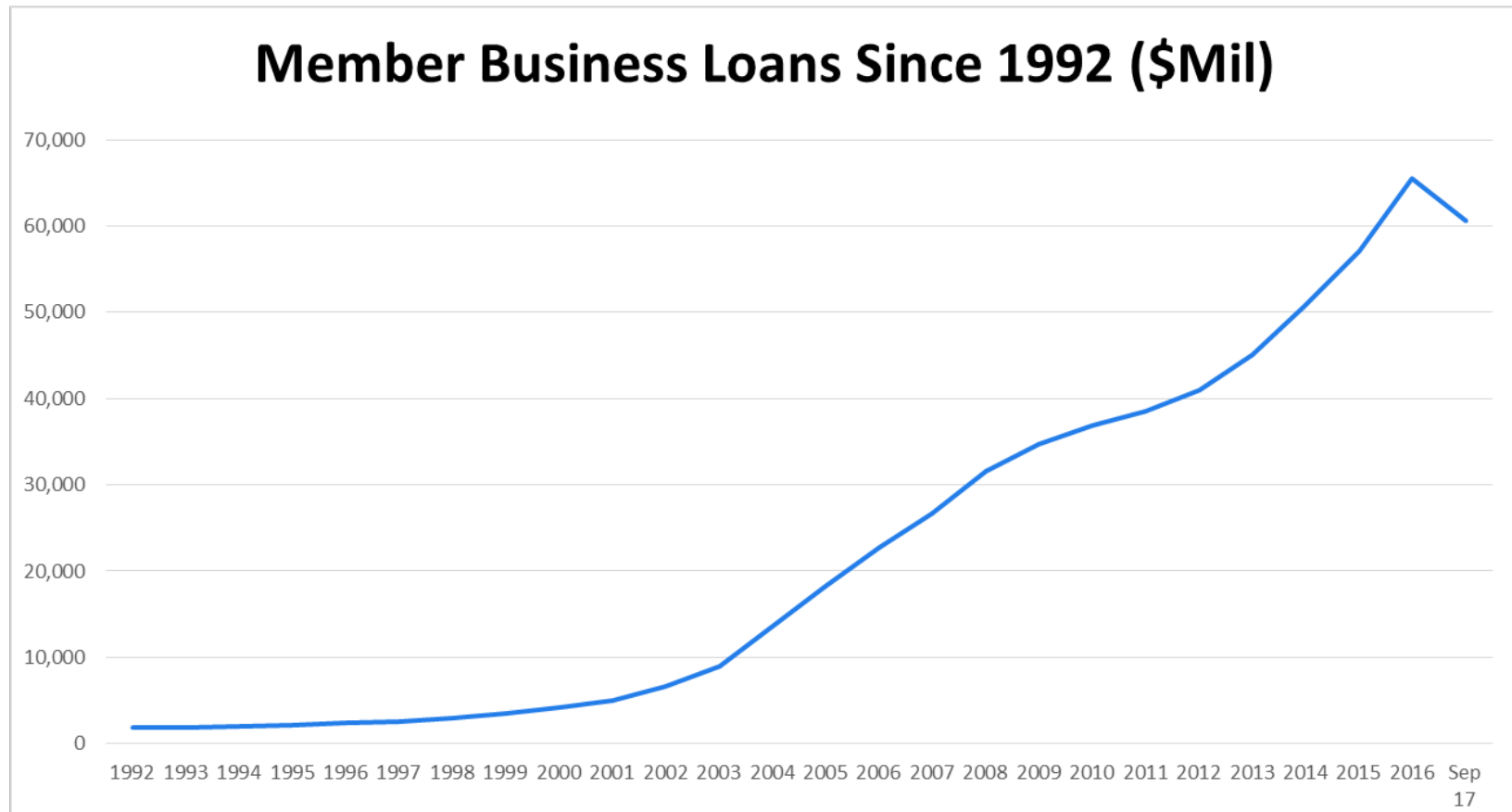
Member / Deposit Growth

Increase Accounts per Household

Targeted SEG Penetration

Generate Non-Interest Fee Income

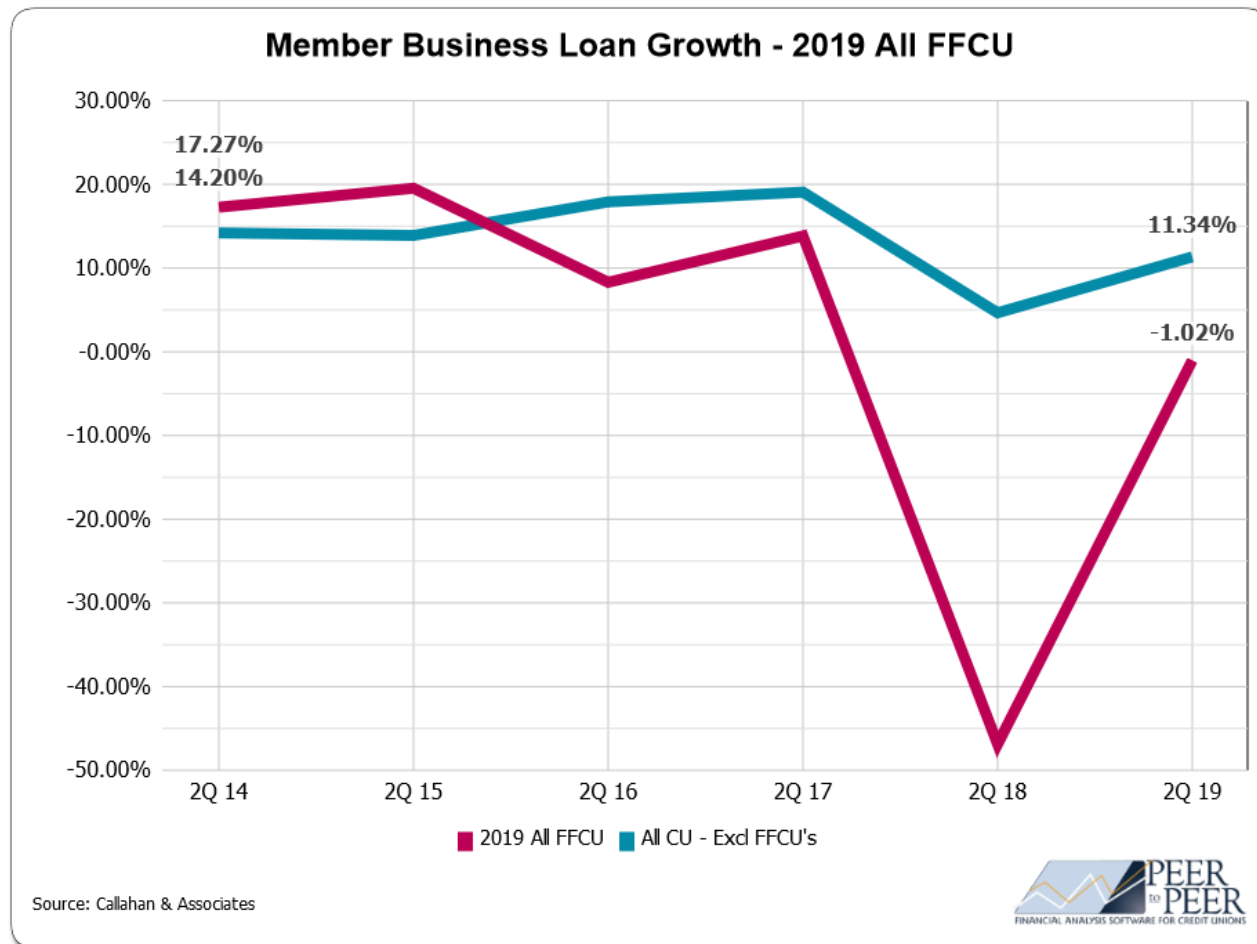
MBLs are Booming!



Source: CUNA

MBLs are Not Booming at FFCUs!

It's time for FFCU's to get their share!



Loan Products

Commercial Mortgages

Commercial Real Estate Secured Lines of Credit

Equipment Loans / Firefighting Equipment

Lines of Credit – Working Capital

Merchant Cash Advance

Acquisition Financing



Connect, Compete, Collaborate

Three ways to join:

Referral Credit Union (RCU) – A structured method for credit unions to refer commercial & business loan requests to lead lenders in the network and help their business members and community prosper.

Lead Lender Credit Union (LCU) – The lead lender credit union will be underwriting and funding the loan opportunities that meet their policy, procedures and guidelines.

Participation Credit Union (PCU) – Member credit unions will be given first option on opportunities to buy or sell participations.



Referral Credit Union - RCU

Helping Smaller Credit Unions & Their Members Prosper

Solution for credit unions that would like to provide their end users a business/commercial loan, but do not have the internal capacity or resources to manage any part of the loan.
No expertise required!

Referring Credit Union Benefits

- Generate non-interest income
- Custom online [loan request form](#)
- Dedicated Business Relationship Manager
- Opportunities to buy loan participations



Simple Referral Process

- 1. Submit a loan request form** – The online loan request form that can be completed by the member, prospect or credit union MSR. The prospect will receive an email from CUFR with information on next steps and contact information for their loan specialist.
- 2. Introductory Call** – A CUFR loan specialist will call the member to conduct a thorough analysis of the loan request. A dedicated loan specialist stays in contact with the member throughout the process.
- 3. Loan Pre-Screen** – The loan specialist will pre-screen the loan opportunity to determine if it meets our lender's requirements.
- 4. Sourced to Lead Lender** – CUFR will source qualified loans to a lead lender in our network for final underwriting and hopefully funding. Our loan specialist stays in contact with the member, facilitates additional documentation requests and assists with closing as needed.

Notification to Prospect

----- Forwarded Message -----

From: CU First Responders Finance

To: "patricia_mlx@yahoo.com" <patricia_mlx@yahoo.com>

Sent: Tuesday, July 23, 2019, 12:16:31 PM EDT

Subject: Your business/commercial loan request has been received



Thank you for using a credit union for your business, equipment or commercial real estate loan. CU First Responders Finance, LLC (CUFR) is the nationwide Fire Fighters credit union loan processing company that will assist you with an easy pre-qualification approach to get you fast-tracked for funding.

A loan specialist from CUFR will be calling you to begin the process within one business day.

If you have any questions, please call Bob Perkins, Loan Processing Manager at 609-362-3263. We thank you for the opportunity to serve your business.

CU First Responder Finance is committed to the development of businesses and improved services for all First Responders.

info@financeresponders.com

561-393-3770

Financeresponders.com

399 NW 2nd Ave Suite 206 Boca Raton, Fl. 33432



Referral Credit Union Notification



You've got Leads!

You've got a new lead... time to start selling! Here are the details:

Landing Page:	Commercial Loan for Credit Unions - SAMPLE
Variant:	A
Ip:	66.176.119.3
Browser:	Chrome
First Name:	Patricia
Last Name:	Black
Email:	trishb@bizlendingcenter.com
Phone:	7542455239
Job Title:	Business Administrator
Loan Officer Name (if applicable):	
Name of Business (requesting loan):	BLIC
Business Years in Operation:	15
Business Type:	Other Industries
If Other, Please Specify:	Finance
Loan Request Amount:	1 million
Loan Type:	Line of Credit
Use of Proceeds:	Island purchase

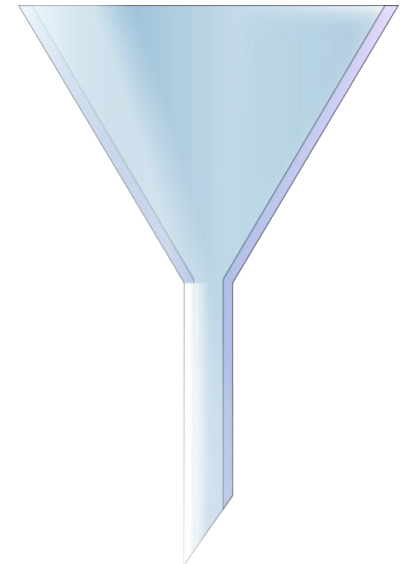
Have a nice day!

Lead Lender Credit Union - LCU

Solution for credit unions that would like to accept pre-screened referred loans that fit their policy, procedures and guidelines from outside their traditional origination sources.

- The Lead Lender will be responsible for the underwriting, closing and servicing of the loan.
- Lead Lenders can use their current underwriting process or third party underwriters.
- Lead Lenders can opt to portfolio all of the loan or sell a portion utilizing the CUFR participation program.

CUFR is creating a funnel of opportunities for Council Members



Participation Credit Union - PCU

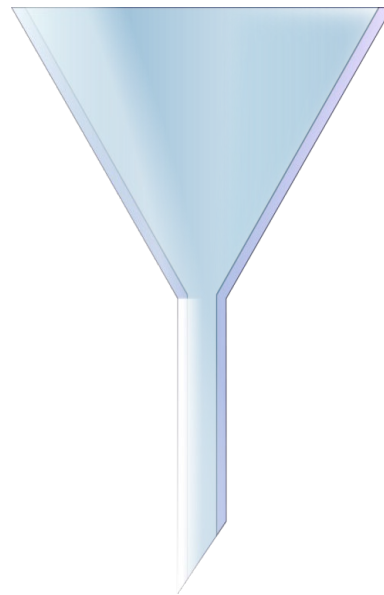
Many Credit Unions may choose to purchase or sell loans as participations with the CUFR Participation network.

In most cases these credit unions are not prepared to be the lead lender for their members' opportunities.

CUFR offers consulting for credit unions to get prepared to buy participations from the lead lender.

CUFR is well prepared to facilitate these participations.

**MBL/Commercial
Loans**



**NCOFCU
Credit Unions**

Participations are a win-win for all parties!

The referring credit union gets member loans on their books.

The lead lender earns points and a portion of quality loans.

CUFR venture generates revenue.

Referral Credit Union - RCU

Say YES to your members' business loan requests!

One Time Set up Fee	Monthly
\$200	\$0 – That is correct, Zero!

CUFR pays the RCU when referred opportunities fund with our lead lenders!

Referring Credit Union Commission Structure

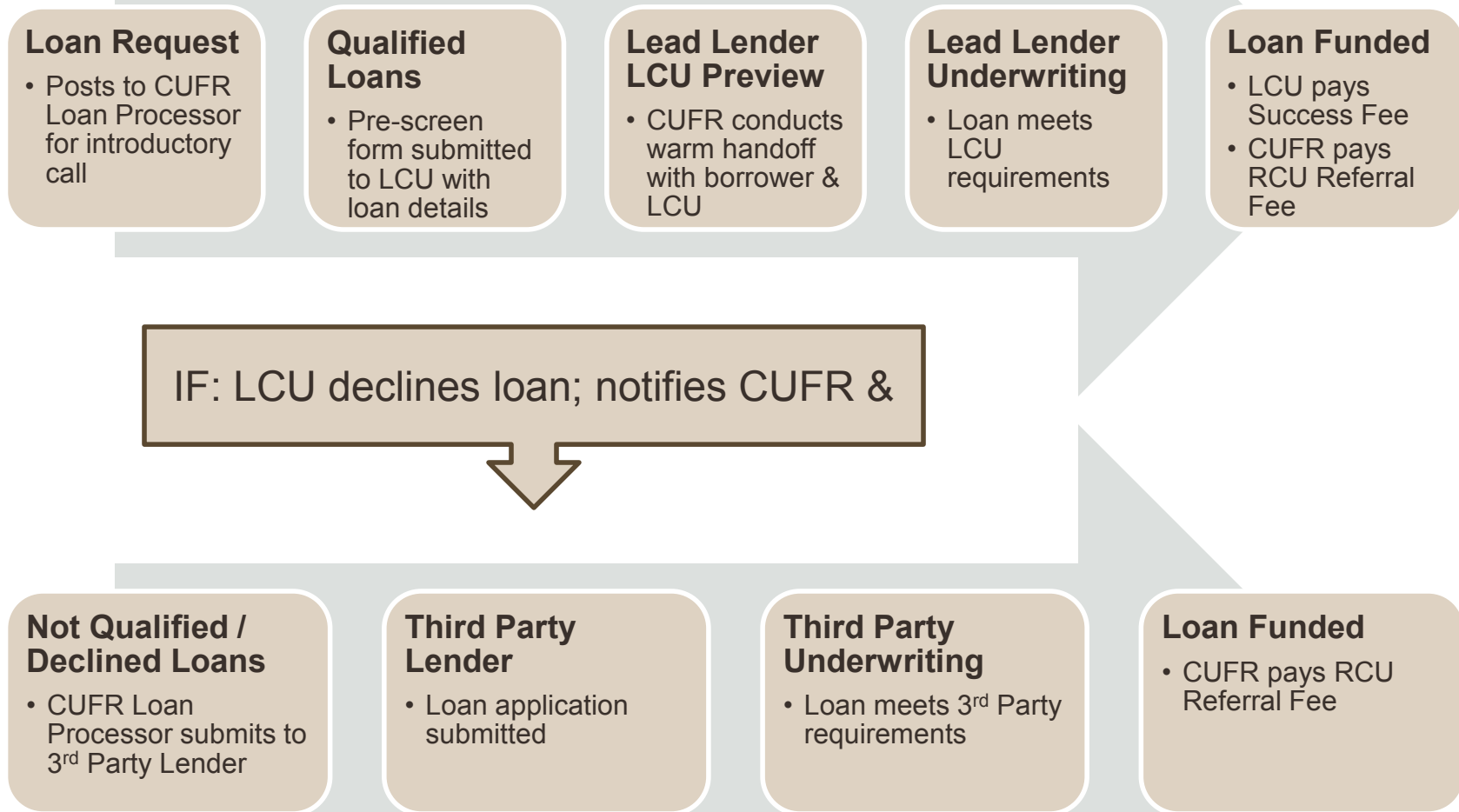
Loan Type	RCU Referral Fee
Commercial Real Estate	7.5 Basis Points*
Term Loans	10% of CUFR Revenue
Lines of Credit	10% of CUFR Revenue
Merchant Cash Advance	10% of CUFR Revenue
Acquisition Finance	10% of CUFR Revenue

RCU Implementation

It's easy to join and collaborate!

Onboarding Process	CUFR	Credit Union
Create Online Loan Request form	X	
Link form to Credit Union website		X
Schedule Employee Training	X	X
Develop Goals	X	X
Online Training Presentations	X	X
Business Development Webinars	X	
Develop Marketing Campaigns	X	X
-Association Targets	X	X
-Broker Targets	X	
-VAR Targets	X	
-Local SEG / Broker Meetings		X
-Membership & Community Initiatives		X

Referral Loan Process



Lead Lender Credit Union - LCU

We need leaders for a strong collaboration!

One Time Set up Fee	Monthly
\$0	\$0 – That is correct, Zero!

The lead lender will pay a success fee to CUFR for successfully funded loans generated from the CUFR referral program.

Loan Type	CUFR Success Fee
All Loan Types	50 Basis Points with a minimum of \$250

Firefighters Unite

The success of this program is based on widespread support from NCOFCU members. Now credit unions of any size have an opportunity to make a difference for their members and community by offering commercial and business lending.

With our national finance sources, business owners, investors, associations and municipalities will find a trusted lending partner.

We can see a time when brokers, investors municipal and volunteer departments will think of the CUFR credit union network first when they have a loan need.

CUFR is putting its money where its mouth is. We will not profit unless referring credit unions find success.

Contact Us



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Founding Partner
CU First Responders Finance, LLC

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