

# **The Cypress Group** LLC

Linda G. Cooper  
President & CEO

# CUSO

**Member Business Loan (MBL)  
Credit Union Service Organization**

# Purpose

Provide our Credit Union  
Owners with the Expertise,  
Tools,  
and Support to meet  
the needs of its Member  
Businesses

# Staffing Expertise

- Leadership Experience 35 Years of Financial Service Background Over 30 Years in Commercial Lending
- Commercial Loan Underwriting Staff Combined Experience Exceeds 95 Years
- Commercial Loan Documentation Staff Combined Experience Exceeds 102 Years
- Total Combined Experience 232 Years

# History

- Started by Seven Credit Unions in December 2003
- Through year-end 2015, Cypress has Underwritten over 6,000 MBLs New \$ Requests
- Totaling Over \$3 Billion

# Today's Credit Unions

- CAMPUS USA Credit Union
- CFE Federal Credit Union
- Community First Credit Union of Florida
- Grow Financial Federal Credit Union
- Pen Air Federal Credit Union
- Space Coast Credit Union
- IBM Southeast Employees' Credit Union

# Owners Combined Asset Size

- Investor/Partner Credit Unions Combined Assets > \$12.1 Billion
- Territory: Florida, Georgia, Alabama, South Carolina, Tennessee

# Loan Products

- Working Capital Lines of Credit
- Term / Equipment Loans
- Commercial Real Estate Owner-Occupied Mortgages
- Investor Commercial Real Estate Mortgages
- Business Vehicle Loans
- Business Credit Cards



# MBL Services

- Policy Guidance
- Standard and Procedures
- Credit Underwriting
- Loan Documentation
- Credit & Documentation File Maintenance

# MBL Services

- Portfolio Maintenance (Periodic Reviews, Collateral Valuation, UCC continuations, Files)
- Training Assistance
- “Go-To” Resource for Business Services and Recruiting

# MBL Services

- Communication of Regulatory Changes; Industry Trends & Issues
- Identifying & Sharing Best Practices
- Loan Participation Facilitation & Assistance

# MBL Services

- Assisting CUs with Credit Administration & Operational Infrastructure
- Facilitating & Assisting Construction Loan Monitoring

# Conclusion

- The Cypress Group is Currently Seeking Additional Investors /Partners
- Questions and Answers