

Is your Credit Union struggling with **HIGH DELINQUENCY and CHARGE OFFS?**

Collections is the most important job that no one wants. The collections process can be difficult and emotional, and too often it just seems easier to write down losses. That's why CU-Next was created. CU-Next was designed by credit union professionals to assist other credit unions in collection efforts and expense reduction.

Whether you are looking to outsource your collections operations or just need someone to come in and help equip your current staff with the best collection practices in the industry, CU-Next can help.

Here are some recent results for a few of the Credit Unions that had CU-Next collect for them:

CREDIT UNION	DATE	DELINQUENCY*		CHARGE OFF
		30 DAY	60 DAY	
Inland Empire Credit Union <i>\$19 million in loans</i>	Dec. 2009	.33%	3.07%	1.55%
	April 2011	.41%	.89%	1.07%
FCAMEC <i>\$1 million in loans</i>	Aug. 2010	9.76%	1.19%	2.37%
	April 2011	1.69%	.02%	0.00%
Alta Vista Credit Union <i>\$57 million in loans</i>	Dec. 2010	2.14%	3.87%	3.69%
	April 2011	1.79%	2.17%	3.36%
Tyndall Federal Credit Union <i>\$604 million in loans</i>	Jan. 2004	1.08%	1.11%	1.02%
	April 2011	.76%	.54%	.54%

* Actual Delinquency numbers provided to CU-Next by each credit union.

For more information, please call:
850-747-4498

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