



Here's how CreditMine works:

Scenario A: Your credit union capitalizes on day-to-day contact with your members by cross-selling and up-selling loans.

1. A member contacts your credit union through a variety of channels—branch office, e-mail, Internet chat, kiosk or call center.
2. The loan officer, or another credit union employee, pulls a credit report. (Or, if the member is using an online application tool such as iSwitchKit to apply for a loan, the credit report is automatically generated. This option requires no extra work from your credit union employees.)
3. CreditMine automatically analyzes the credit report to identify potential lending opportunities. If favorable trade lines exist, a Loan Savings Report is immediately generated, revealing tangible opportunities to economize your member's debt.

Scenario B: Your credit union proactively seeks out new opportunities to encourage members to transfer their existing debt to your credit union.

1. A credit union employee enters new lending criteria, such as new interest rates or new loan types, into CreditMine.
2. CreditMine proactively analyzes new or previously-generated credit reports to uncover potential opportunities for members to economize their debt by transferring existing balances to your credit union.
3. Your credit union communicates these tangible savings to your members using iCallTracker's cross sell features or any other type of direct marketing tool—from telemarketers to direct mail—to encourage your members to transfer their existing loans to you.