

EXPERT NETWORK CREDIT & FRAUD RISK ADVISORY FOR CREDIT UNIONS

Expert-backed strategic guidance to protect portfolios and support sustainable growth

In today's volatile lending environment, credit unions face mounting pressure to balance member lending growth with prudent risk management. Our Credit & Fraud Risk Advisory service is designed specifically for credit unions seeking expert-led insights to optimize their credit risk strategies, enhance fraud prevention, and ensure regulatory compliance—while maintaining a strong member experience.

This offering is powered by direct access to an independent expert—a former Chief Risk Officer with deep experience overseeing credit policy, fraud analytics, and portfolio performance at top-tier consumer lending institutions.

WHAT WE OFFER:

- **Strategic Credit Risk Review**
Comprehensive evaluation of your current credit policies, underwriting criteria, potential, current, and alternative data (e.g. cash flow) sources, and loss mitigation strategies to align with your institution's risk appetite and market conditions.
- **Fraud Risk Assessment & Prevention**
Diagnostic analysis of your fraud detection and prevention frameworks, with recommendations to reduce exposure across digital and in-branch channels as well as leverage the myriad of emerging data sources.
- **Portfolio Health Check**
Expert analysis of current delinquency, charge-off, and recovery trends, helping you proactively adjust strategy to minimize losses.
- **Regulatory Readiness**
Guidance on how to stay ahead of evolving compliance requirements related to credit and fraud risk, including Fair Lending, UDAAP, and BSA/AML.
- **Actionable Recommendations**
Clear, prioritized recommendations with a focus on practical implementation—grounded in real-world experience from an industry-proven CRO.

WHY PARTNER WITH US?

- Independent Expertise – No vendor bias, just experienced-backed insights
- Consumer Lending Specialization – Deep focus on credit unions and lending ecosystems
- Flexible Engagement Models – Advisory calls, workshops, or fractional support
- Rapid Value Delivery – Immediate impact with actionable takeaways from day one

SELECT EXPERTS:



TIM BATES
Senior Financial Services
Risk Executive



MARTIN KLEINBARD
FinTech and Consumer
Credit Strategist