

Loan Meeting Notes

September 18, 2025

Next planned meeting date: October 16, 2025

Attendees: Aaron, Anali, Andee, Boe, Candida, Cesar, Gary, GinGar, Haley, Jade, Jamie R, Jamie S, Kailee, Karissa, Kimberly, Lacey, Laura H, Laura M, Lindsay, Liz F, Makayla, Maria, Matt, Rhonda, Rusty, Shannon L, Shantell M, Stephanie, Tara, Yessi.

- **Employment Tab in Forza:** With the latest update, if multiple income sources are listed, you can switch between the different employers by clicking “Cancel” to close one you currently have open and then clicking on the next one to view it.


Employer Information				<input checked="" type="radio"/> Current <input type="radio"/> Previous		Position Information		
Employer	<input type="text"/>			Title/Position	<input type="text"/>		Department	<input type="text"/>
Address	<input type="text"/>			Employee ID	<input type="text"/>		Supervisor Name	<input type="text"/>
	<input type="text"/>						Shift Worked	<input type="text"/>
City	<input type="text"/>	State	<input type="text"/>	Postal Code	<input type="text"/>		Hours Worked Per Week	<input type="text"/>
Country	<input type="text"/>						Hourly Wage	<input type="text"/>
Phone	<input type="text"/>	<input type="text"/>	Ext.	<input type="text"/>			Annual Income	<input type="text"/>
Start Date	<input type="text"/>						Pay Type	<input type="text"/>
							<input checked="" type="radio"/> Not Stated	
							<input type="radio"/> Gross Pay	
							<input type="radio"/> Net Pay	
							Income Type	<input type="text"/>

Apply | Cancel

Employer	Start Date	End Date	Job Status
IDAHO STATE POLICE	9/1/2021		Current
VACP	12/27/2021		Current

- **Loan Quality Specialist Lists:** Please slow down and take time to accurately complete loan documents. There should be a second set of eyes reviewing completed loans before they are audited by the loan quality specialists.
 - **Debt Risk Analysis/ Financial Data Tab:** GinGar is working with ESP to resolve discrepancies between the Financial Data tab in Forza and the Loan Risk Analysis, which is generated based on the data in that tab. Until the issue is resolved, please verify that the debt ratio is accurate and correctly reflected in the final documents, even if the two sources do not match.
 - **Derogatory Box on Loan Worksheet:** Anything listed on the credit report in the derogatory section, should be listed on the loan worksheet. In addition, if you are aware that the member had a bankruptcy but it is not on the credit report any longer, it should still be listed on the worksheet.

- **Overdraft/VISA/HELOC Payments:** Make sure to include a maxed payment for all overdraft, VISA and HELOC accounts that the member has with Connections in their debt ratio whenever working up a loan.
- **Collateral Tab in Forza:** The address needs to be put in just as it is listed on the deed and encumbrance report from the title company. The deed of trust and addendum will populate the address exactly as it is input into Forza.



“Deed and Encumbrance Report”

Effective Date: June 4, 2025, at 7:30 a.m.

Important Notice: This is not an insurance product. Please review the enclosed Contractual Limitation of Liability carefully.

\$85.00
 Alliance Title & Escrow, LLC
 9465 W Emerald St., Ste. 120
 Boise, ID 83704

No: 1007645

Prepared for: Connections Credit Union
 780 N Ten Mile Rd.
 Attn: Lindsay Kiernan
 Your Ref No.:

Subject Property Address: **123 North Apple Street**, Nampa, ID 83687
 Legal Description:

Collateral Property

Property Info		Tax Info		Property Costs	
Property Information					
Property Address	123 NORTH APPLE STREET	Release Date	1/1/1900		
		Value Pledged	6500		
City	NAMPA	Region	ID	Postal Code	83687
Country	USA	County	CANYON		
Property Value	359613.00	Value Source	AVM OR HVE		

- **Unsecured Household Aggregate:** The unsecured credit limit is based on the total amount per household. Please make sure you are looking for how much each borrower and their spouse/partner already has in unsecured credit on **ALL** accounts.
- **Notes Section in Forza:** You cannot copy and paste anything from the internet into the notes section in Forza. If notes are copied and pasted from an external source, it pastes the html language and Forza cannot generate documents.
- **Lender Report Cards:** The monthly lender report cards can be found in the L Drive with the monthly loan totals reports.
- **Dealerships/ Applications:** Dealerships that are not on the indirect platform and would like to be added should be referred to Maria in Indirect. We are unable to take an application from a dealership employee bringing an application on behalf of a member. The member needs to be the one coming into the branch to request a loan. We must go through the normal loan application process, which includes verifying the member's identity.
- **Postmortem Reviews in October:** We will be having the next postmortem review meeting after the scheduled loan meeting in October. The loans for each lender will be sent out prior to the meeting to review.
- **Updates to LTVs and Values:** There will be changes to auto loan LTVs and Values coming soon. Watch for the updates coming soon!
 - **Rate Matches on Auto Loans:** If a member has a lower interest rate offer from another lender—either when refinancing away from CCU or bringing a new loan—you may apply a 0.5% lender discount to match the rate (with full lending authority). Any discount beyond 0.5% requires approval from Stephanie or Jamie S.
- **Debt Protection Totals/Claims:** Debt protection claims have no time limit on when they can be filed. We have been able to help with a tremendous amount in payment protection for members this year so far.
 - Keep up the momentum with debt protection totals! Currently, September has the highest number of loans protected so far this year.

- **Loan Trivia:** GinGar provided five questions and lenders answered in the chat. See below:
 - **What qualifies a collateral loan as “New”?**
 - The collateral has never been titled.
 - **What is the longest term we are able to allow on a collateral loan in the amount of \$4,800?**
 - 36 Months (42 months if they choose to include backend products)
 - **What is the maximum allowable signature portion on a blended rate loan?**
 - The maximum is \$5,000 or 20% of the loan (the amount is subject to credit score and how much the member qualifies for).
 - **What is the maximum LTV allowable for a First Time Borrower?**
 - Up to 85% (depending on credit score)
 - **Is a Thin File Borrower able to be rate bumped?**
 - No!