

Loan Meeting Notes

January 15, 2026

Next planned meeting date: February 19, 2026

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

- **Micro Loan Training Sessions:** GinGar will be sending invitations next week for 30-minute microlearning sessions focused on various topics in a small-group setting.
 - The first session will focus on Import Overlay in Right Signature.
- **Monthly Reports:** Loan Totals Reports are in the L Drive > LOANS > Loan Totals Reports. Monthly Loan Reviews can be found in L Drive > Loan Totals Reports > Monthly Loan Reviews. The Loan Officer Risk-Based Report, Combined VISA Totals Report, and Totals Trending Report are also available in this folder for reference.
- **Debt Protection Update:** We achieved the 2025 coverage goal with 32% of loan dollars covered! The 2026 goal increases by 2%. TruStage reports can be filtered by branch and lender to review coverage and package mix. Current mix remains LifePlus-heavy; please continue offering all coverage options to every member. Claim totals from last year are listed below.

15 Disability Benefits totaling ~ \$41,032.47
5 Involuntary Unemployment Benefits totaling ~ \$3,160.38
9 Hospitalization Benefits totaling ~ \$11,508.36
11 Life Benefits totaling ~ \$41,517.58

- Watch for opportunities to add debt protection to existing loans, as this can provide significant value to members now and in the future. Conversation guides are available on the Intranet under the CUNA/TruStage page to support coverage discussions with members.
- **Updated Auto Transfer Form:** Karissa and GinGar are updating the Auto Transfer Form. For account-to-account transfers, the “Specific Amount” option must be used. Consumer loan options will include “Specific Amount” and “Payment Amount”. VISA options will include “Specific Amount,” “Payment Amount,” and “Statement Balance.” Selecting “Statement Balance” will pay the prior month’s statement balance in full.

- **Interest Reportable Field (Collateral Tab):** The latest Forza update added an “Interest Reportable” checkbox in the Collateral tab. This field does not need to be selected at this time but will be used in the future for new vehicles that qualify for tax reporting purposes.

Vehicle Collateral			
Vehicle Information			
Vehicle Purchase Type	<input checked="" type="radio"/> New	<input type="radio"/> Used	<input type="checkbox"/> Interest Reportable
Vehicle Description	<input type="text" value="2025"/>	Vehicle Value Pledged	<input type="text"/>
Vehicle Year	<input type="text" value="2025"/>	Vehicle Make	<input type="text" value="HYUNDAI"/> Vehicle Model <input type="text"/>

- **Suffix Names in Forza:** Do not use special characters in any account or loan suffix naming conventions in Forza. Special characters in the Contact tab or account/loan suffix names will prevent loan documents from being generated or attached.
- **Rate Corrections:** If you forgot to give the member an equity discount or high credit discount and the rate can be corrected with a subsequent action, there is no need to obtain a post close exception signature from Lindsay, GinGar, or Stephanie.
- **Rate Verification:** Please double-check the rate before booking the loan to verify it is correct and includes all qualifying adds or discounts.
- **Rate Matches:** The 0.50% lender discount is to be used exclusively for rate matching. It should not be applied for any other purpose, as doing so could be viewed as discriminatory.
- **Driver’s Licenses:** Upload the member’s current ID into Forza and enter the information in the Contact tab.
- **Rate/Income Calculations:** Thank you for consistently including income and rate calculations in loan document files. This has been frequently missed in the past, and the improvement is greatly appreciated as it supports auditors and loan review.
- **Breakout Rooms:** Groups discussed opportunities to improve responsiveness to loan line calls and voicemails. Based on feedback, Laura H will create a call log to track incoming

calls and member voicemails. This will help identify call trends and determine whether additional training or process improvements are needed.

- **Scanning in Loan Documents:** Loan documents should be scanned as soon as possible after the loan is booked. If assistance is needed, please reach out to Lindsay or GinGar. If you are waiting for a signature from another lender, check in with them to help ensure documents are uploaded in a timely manner.