

BAFS: Business Alliance Financial Services

Why Commercial Lending Matters

- **Commercial Lending Drives Growth:**
Attract and retain high-value business members with larger balances, fueling deposit growth and strengthening your institution's financial position.
- **Empower Your Credit Union's Mission:**
Serve local businesses and SMBs with tailored lending solutions, reinforcing your commitment to community support and deepening member relationships.



The BAFS Offering

- **FREE** Discovery Session
 - A complimentary, **personalized** consultation led by seasoned industry experts with decades of experience.
 - Evaluation of your current systems, processes, and team capabilities through a strategic **gap analysis** to uncover opportunities for growth and efficiency.
- **Insight & Planning** – Lasting Consulting Services
 - Comprehensive feasibility studies tailored to your market, cost structure, and risk profile
 - Strategic planning that includes policy design, board training, hiring support, and more; the strong foundation for sustainable success.
- **BLAST** – LOS Platform with Portico Integration
 - A full-service **commercial lending solution** built for scalability, cost-efficiency, and regulatory compliance.
 - Seamlessly **integrates with Portico** for real-time data access, faster loan processing, and reduced errors, ensuring a smooth end-to-end experience.

Listen to the Data:

Raddon CU Landscape Insights

- **Under-penetrated by SMBs**
 - Only **8%** of small-business borrowers applied to credit unions in 2021, compared with **79%** who applied at banks.
 - Credit unions hold only **5%** of business loans and **2%** of business credit cards, compared with **60%** and **75%** held by the top five banks.
- **Modest Market**
 - Credit unions held **\$178B in commercial loans** as of Q1 2025—about **7.5% of CU assets**.
 - Only **9%** of U.S. consumers identify with a CU as their primary FI (down from 12% in 2019), leaving small business clients as a new growth engine.