

# Portico Sales Guidance: **BAFS**

## The Product Offering

### → **FREE** Discovery Session

- A complimentary, **personalized** consultation led by seasoned industry experts
- Evaluation of current systems, processes, and team capabilities through a strategic **gap analysis** to uncover opportunities for growth and efficiency.

### → **Insight & Planning**

- Feasibility study for personalized market, cost, and risk analysis.
- Planning includes consulting, policy design, board training, hiring assistance, and more.

### → **BLAST**

- Full-service commercial lending infrastructure designed for scalability, cost-efficiency, and compliance.
- Leverages **Portico integration** for real-time data, faster turnaround, and reduced error.

## What the Product Solves

- Commercial lending attracts and retains business members with larger balances, driving deposit growth.
- Commercial lending enables CUs to serve SMBs, reinforcing their mission of community support.



## Client Archetypes

- **Client A** – New to Commercial Lending
- **Client B** – Minimal Commercial Lending Exposure
- **Client C** – Active and Tenured Commercial Loan Portfolio

### → **Client A**

- No commercial loans, never attempted to implement, does not know where to start.

### → **Client B**

- Has a small portfolio of participations, MBLs, or business loans with consumer docs.
- Made minimal impact due to lack of consistency and has little-to-no credit administration functions.

### → **Client C**

- Likely a larger CU utilizing competing platform.
- Could have engaged CUSO or maintain internal staff
  - If CUSO – can compete head-to-head (BLAST/Portico Interface will matter).
  - If Internal – can augment service gaps.

# Portico Sales Guidance: **BAFS**

## Raddon Insights: The CU Commercial Landscape

### → 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.

## Pricing

### → MSRP

| Metric     | Min Tier | Max Tier | One-Time Implementation |           | Annual MSRP | One-Time API Integration |    | API Monthly Fee |    |        |
|------------|----------|----------|-------------------------|-----------|-------------|--------------------------|----|-----------------|----|--------|
| Asset Size | 0        | 150M     | \$                      | 10,000.00 | \$          | 35,000.00                | \$ | 1,000.00        | \$ | 100.00 |
| Asset Size | 151M     | 250M     | \$                      | 12,000.00 | \$          | 45,000.00                | \$ | 1,500.00        | \$ | 150.00 |
| Asset Size | 251M     | 500M     | \$                      | 15,000.00 | \$          | 55,000.00                | \$ | 2,000.00        | \$ | 200.00 |
| Asset Size | 501M     | 999M     | \$                      | 18,000.00 | \$          | 65,000.00                | \$ | 3,000.00        | \$ | 350.00 |
| Asset Size | 1B       | +        | \$                      | 20,000.00 | \$          | 85,000.00                | \$ | 4,000.00        | \$ | 500.00 |

### → Alternative Ramp-Up Pricing

| Metric     | Min Tier | Max Tier | Annual Minimum | Annual % of Portfolio | One-Time API Integration |    | API Monthly Fee |    |        |
|------------|----------|----------|----------------|-----------------------|--------------------------|----|-----------------|----|--------|
| Asset Size | 0        | 150M     | \$             | 8,500.00              | 1.25% up to 2,800,000    | \$ | 1,000.00        | \$ | 100.00 |
| Asset Size | 151M     | 250M     | \$             | 8,500.00              | 1.25% up to 3,600,000    | \$ | 1,500.00        | \$ | 150.00 |
| Asset Size | 251M     | 500M     | \$             | 8,500.00              | 1.25% up to 4,400,000    | \$ | 2,000.00        | \$ | 200.00 |
| Asset Size | 501M     | 999M     | \$             | 8,500.00              | 1.25% up to 5,200,000    | \$ | 3,000.00        | \$ | 350.00 |
| Asset Size | 1B       | +        | \$             | 8,500.00              | 1.25% up to 6,800,000    | \$ | 4,000.00        | \$ | 500.00 |

### → Add-On Modules

| Professional Service | One-Time Fee |
|----------------------|--------------|
| Insight              | \$7,500.00   |
| Planning             | \$7,500.00   |