



## Texas Business Lenders Group

### Doubles Small Business Loan Production with Cypress Software Systems' BizMark

#### CHALLENGE

Providing loans to small businesses is important to Texas Business Lenders Group LLC (TBLG). In fact, it is the primary reason the credit union service organization (CUSO) was created.

Founded in 2005 by four Texas-based credit unions, TBLG serves the financial needs of businesses across Texas and surrounding states. The CUSO experienced immediate success and thus began rapid growth and expansion that overwhelmed its manual loan processing system.

Today, TBLG is equally owned by nine credit unions – Community Resource Credit Union of Baytown, Texas; Dallas Telco Federal Credit Union of Dallas; EECU of Fort Worth, Texas; First Community Credit Union of Houston; Firstmark Credit Union of San Antonio; United Heritage Credit Union of Austin; Mobiloil Federal Credit Union of Beaumont, Texas; Houston Firefighters Federal Credit Union; and Neches Federal Credit Union of Port Neches, Texas. Together, these institutions represent more than \$4 billion in assets with 565,000 members in Texas, Arkansas, Oklahoma and Kansas.

Robert Campbell, president and chief executive officer of TBLG, said the organization needed to streamline and automate its small business loan application process to help manage its expansion and bring speed and consistency to its loan underwriting operations.

"We've experienced dramatic growth since our inception and quickly outgrew our original, manual loan application process. We thought automated loan decisioning technology and a credit application/data entry system was needed to create a reliable and efficient underwriting model for our smaller commercial loans," Campbell said. "Cypress Software Systems and its BizMark software were the answer."

#### SOLUTION

Cypress installed BizMark at the CUSO's Fort Worth, Texas headquarters and the application went live at TBLG in January 2007, creating a centralized small business loan application and underwriting system.

"Our member institutions have numerous branches across Texas that support the needs of business here and in surrounding states. BizMark provides the flexibility

and 'user friendliness' we needed to efficiently manage all small business loan applications of \$350,000 or less that come through our underwriting center," said Campbell. "After we made our decision, the Cypress team implemented the software smoothly and quickly."

BizMark is based on a Cypress-delivered .NET/Microsoft SQL Server platform. It runs in a customer relationship management (CRM) environment,

#### CUSTOMER PROFILE

**Name:** Texas Business Lenders Group

**Location:** Fort Worth, Texas

**Founded:** 2005

**Representative Assets:** \$4 billion

**Representative Members:** 565,000

**About:**

In 2005, four prominent Texas credit unions combined to create a credit union service organization designed by Texans for Texas businesses. Today, Texas Business Lenders Group, LLC, has expanded to nine member institutions that serve businesses in Texas, Arkansas, Oklahoma and Kansas.

enabling lenders to take credit requests including principal and financial statement data; retrieve and interpret consumer and business credit reports; perform ratio analysis; and score the results.

The software handles small business commercial credit requests for lines of credit, term loans, commercial mortgages and corporate credit cards.

Once TBLG inputs application data into BizMark, the software automatically retrieves necessary credit information, applies the institution's lending rules and creates a loan decision. Underwriters step in to review requests with suspect or more complex needs; or, in certain circumstances, to override the process.

"Automated loan decisioning software like BizMark makes the lending process more efficient by eliminating arduous manual processes and simplifying regulatory compliance," said Stephen G. Sargent, president and chief executive officer of Cypress Software Systems. "TBLG's growth has quickly made them one of our largest clients in the credit union industry. Moving forward, BizMark will help their underwriters better manage the expanding loan volume while maintaining high member satisfaction among the CUSO's participating institutions."

## ABOUT CYPRESS

Headquartered in North Richland Hills, TX, Cypress Software Systems, LP is a leading developer of automated credit application decision support technologies. The company serves community and regional banks, finance companies and credit unions with loan application decision and tracking tools on par with those used by larger national lending institutions. The Company's flagship product, Mark IV, is used by clients nationwide to quickly and consistently process consumer loan applications. Cypress Mark IV offers a flexible, risk-based processing approach that includes tracking applications from point of entry to point of decision.

## ABOUT BIZMARK

BizMark is based on a Cypress-delivered .NET/Microsoft SQL Server platform. It runs in a customer relationship management (CRM) environment, enabling lenders to take credit requests including principal and financial statement data; retrieve and interpret consumer and business credit reports; perform ratio analysis; and score the results. The software handles small business commercial credit requests for lines of credit, term loans, commercial mortgages and corporate credit cards.

## RESULTS

Since the rollout, BizMark has helped TBLG double its small business loan production without increasing its underwriting staff.

"BizMark is so efficient that our underwriters can process loans at a faster pace, thus increasing our small business loan volume while decreasing our loan origination costs," said Campbell.

The ultimate result is higher member satisfaction among the CUSO's credit unions.

"In the end, faster and more accurate service for our credit unions' members makes everyone happy," said Campbell. "We expect BizMark to continue increasing the quantity and quality of small business loans made by our affiliate credit union institutions, while greatly reducing decision turnaround time."



## CYPRESS SOFTWARE SYSTEMS



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