

SERVICE OFFERING

Credit Administration

Enlighten Financial provides a **brighter approach** to financial analysis, risk management, and loan review.



Credit Administration

- *Experienced professionals*
- *Flexible engagement structure*
- *Improve efficiency*
- *Enhance profitability*

Policies and Procedures

- *Review and provide recommendations for entire policy or specific components*
- *Review and provide recommendations for existing documented procedures*

Ownership in the Process

- *Engage key stakeholders in the process*
- *Key stakeholders provide input into the process*

Attention to Detail

- *Observation and interviews provide critical insight*
- *Work plan to address all meaningful issues.*



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credit administration

Effective credit administration policies and procedures are the life blood of a well-run, best-of-class financial institution. It is the attention to the detailed items from a new client application through the life of the loan that can clearly identify the high-performing institutions.

In this competitive market, you need to set yourself apart from competition. A well-run credit administration process can improve efficiency, profitability and customer experience.

Our experienced credit professionals can assist your institution with the credit administration policies and procedures. We first work with your team to identify the challenges in the credit administration process. We then work with your team to develop tangible, meaningful solutions to bring about improvements. The solutions can vary from structure to policy to procedures.

We have the knowledge and experience to assist your team with industry standards and best practices for credit administration.

dedicated services

Enlighten's professionals are dedicated to credit risk management for financial institutions.

strength of the team

Enlighten's credit professionals each bring almost 20 years of commercial banking, credit and credit administration experience to your institution. These professionals work with dozens of institutions annually. This experience translates into value for your institution.