we are dedicated to improving a financial institution's ability to identify risk, make well informed decisions, avoid losses, and appropriately price risk in the loan portfolio.



## Who Is Enlighten Financial?

Enlighten Financial, Ilc, founded in 2008, works with financial institutions to mitigate risk and ensure policy compliance through our loan review, credit administration and commercial underwriting services. We work with financial institutions across the region to assist them in managing the credit risk within their loan portfolios.

## our mission

To build relationships providing independent credit management consulting through proven technical expertise to meet regulatory requirements and improve our client's bottom line.

## our vision

Enlighten Financial is the firm clients want to hire and where top talent wants to work.

## our core values

**Confidentiality** | We protect client information at all costs and in all ways.

**Integrity** | We are honest and forthright in all interactions with customers and teammates.

**Accountability** | We clarify our customer, teammate, and team goals. We strive to meet them. We take ownership of our actions.

**Entrepreneurial Spirit** | We identify and leverage the unique talents and passions of our teammates to meet our clients' evolving needs in innovative ways.

**Flexibility** | We focus 100% on meeting client and team expectations. We empower our teammates to structure their work accordingly.

**Work Hard, Play Hard** | We value hard work to meet our clients' expectations. We celebrate successes and make time for play.

**Respect** | We revere our client and teammate relationships. In every interaction, we listen considerately and speak courteously.



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