



CMS | CU Capital Market Solutions

LOAN PARTICIPATIONS

CMS serves buyers and sellers of business and consumer loans.

Loan participations can optimize your loan portfolio and investment yields.

CU Capital Market Solutions offers loan participation services through a network of more than 400 credit unions. We work with the nation's top USDA business and industry lender, and we are leaders in participating member business loans, commercial real estate loans and SBA 7(a) and 504 loans. We can also help credit unions buy or sell consumer loan pools.

CMS provides sellers with:

- advice on current market conditions
- seller due diligence best practices
- loan tape review
- marketing nationally through loan desk
- dedicated CMS rep to ensure best execution

CMS provides buyers with:

- offering summary report
- loan tape review
- negotiation assistance
- master participation review
- letter of intent or participation letter

Not only can loan participations help you manage your loan to share ratio, they can enhance yield by providing rates that are substantially greater than current investment yields. CU Capital Market Solutions' Loan Participation monitors current market conditions for both sides of the loan participation process and is ready to assist your credit union today.