

QCASH FINANCIAL

A short-term lending solution for you and members.

Members in need of quick access to funds may turn to costly pay day lenders. Now, with QCash, they can choose you for their lending solution. The automated, cloud-based mobile lending platform QCash gives you the power to offer short-term, small-dollar loans to members while protecting them from predatory lenders.

The QCash platform delivers lightning-fast loan approval to members, right on their smartphones, from you, their trusted credit union. The underwriting process is kept member centric—lending decisions are based on the member-credit union relationship with parameters set by you.

Reaching the underserved and protecting their financial wellness has never been easier thanks to this automated, customizable and compliant lending solution.



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QCash changes the landscape of payday lending

QCash is a mutually beneficial solution for both members and your credit union. It offers a fast, easy, affordable, and trustworthy short-term loan solution to your members across the economic spectrum. It also gives your credit union a crucial way to enhance and broaden your influence in members' lives.

Benefits to Members

- A decision is made within approximately 1.5 seconds
- An application, decision and funding is delivered within 60 seconds
- Immediate deposit of funds into a member's account
- Affordable loan rates well under those of payday lenders
- Access to applicable financial education
- Snapshot of credit score
- Multi-channel access (mobile device, online banking, call center or in-branch) to meet their needs, whenever and wherever
- Builds member credit

Benefits to Your Credit Union

- Expand portfolio of services
- Grow member base
- Increase revenues
- Support members in their financial growth
- Reward low-risk borrowers

Key features

- Administration portal that integrates with your core banking platform for easy digital lending management
- Available as a branded service with your credit union's colors, fonts, logo and messaging
- Low technology footprint that does not require any additional IT resources
- Automated, cloud-based digital underwriting platform
- Customizable decision engine
- Compliant with CRA and CFPB regulations, Military Lending Act (MLA) specifications and TILA requirements
- Protects member privacy
- Multilingual capabilities

Find out how QCash Financial can enhance your credit union's service excellence by calling **800.262.6285** or emailing **Info@CUSolutionsGroup.com**.

QCash Financial LLC (QCF) is a software-as-a-Service (SaaS) company delivering sustainable access to financial services for credit unions. Their purpose is to enable credit union clients to reach new segment(s) of consumers to help build individual capabilities to manage finances day-to-day, create resilience to weather financial ups and downs while building opportunity for long-term affordable financial services. Find out more at www.Q-Cash.com.