



REPRESENTATIVE ENGAGEMENT

Consumer Lending Operating Review

Client Profile:	<ul style="list-style-type: none"> Consumer Lending Division of a large national bank
Business Issue:	<ul style="list-style-type: none"> Improve operational efficiency and effectiveness within the Consumer Lending area of the Bank Reduce departmental cost structure
Engagement Plan:	<ul style="list-style-type: none"> Review existing activities, processes and organization structure Perform data collection on all activities within division using proprietary techniques with advanced technology Develop staffing models for all operating units within division Identify and implement process improvements and organizational redesign recommendations
Solution:	<ul style="list-style-type: none"> Rationalized controls within servicing operations to reduce staff levels while improving error rates Consolidated several units to better leverage management and eliminate redundant functions Enhanced telephony/IVR utilization to reduce staff levels related to client call handling Implemented staffing models across organization to rationalize staffing levels and reduce cost Reduced the % of applications requiring manual review within underwriting Rationalized review and processing functions to reduce required staff and elapsed time required to book a loan
Benefits:	<ul style="list-style-type: none"> Over \$1.9 million annual recurring benefit while improving service quality and absorbing small business lending

