



The NCUA has added fair lending to its supervisory priorities, leading to an increase in questions about fair lending practices. Be prepared to answer while also keeping your promise of exceptional service to members.

Identify and Address Issues Before the Examiners Arrive

Your credit union strives to do right by its members everyday – Rise's Fair Lending Solution helps you to keep that promise by identifying potential issues with how borrowers are treated, allowing you to make changes as needed.

The Rise Fair Lending Solution helps credit unions to:



- **Identify disparate treatment** by reviewing for notation of explicitly considered prohibited factors affecting protected ages, races and genders.



- **Evaluate redlining** by geocoding your loan portfolio and mapping it against underserved zip codes.



- **Avoid disparate impact** by analyzing credit union practices and testing the impact of otherwise neutral policies that disproportionately impact persons of protected classes.

13M

Members Served

124

Credit Union Clients

\$245B

Client Assets Represented



Fair Lending



Don't get caught by surprise in your NCUA exam – identify, document and address any lapses of fair lending practices with Rise's Fair Lending Solution. Our software will review your data for instances of disparate treatment, disparate impact and redlining, allowing your credit union to take action.

Credit unions that use Rise's Fair Lending Solution:

- Are better prepared for NCUA Exams.
- Are able to ensure fair lending practices at all levels, even when collecting demographic data is not permitted.
- Can quickly and efficiently identify any lapses in fair lending practices, whether committed by internal personnel or third parties.
- Can provide a better, more equitable experience for all members.



Do right by your members and your credit union.

Contact Rise today to get started with our Fair Lending Solution.

Get in Touch

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