

2017 DDI User Group

Building Community Together...

Loan Roundtable





Loan Roundtable



- Group Discussion Expectations
- Split up into groups
- Discuss Loan Questions



Loan Roundtable



What has your organization done to streamline the processing of loans?

- Share with your group your experiences of processes that have increased efficiencies
- Share processes that have not been beneficial in creating more streamline processes.
- What loan processes do you do that you think could be automated?



Loan Roundtable



Does your organization offer variable rate loans?

- If yes:
 - How do you determine your base rate?
 - How does the rate change and when?
 - Does the rate change automatically in DDI-Connect?
 - Have you ever changed a set of loans from variable to fixed rate and how?
 - What benefits has your organization seen?
- If no:
 - Why has your organization decided not to offer them?



Loan Roundtable



Does your group currently offer online loan payments?

- Regular or Just Extra?
 - If no, why not?
 - If yes, what benefits have you seen?
- How do you market this to your customers?



Loan Roundtable



How does your organization evaluate the health of a church?

- How often do you get financials from your borrowers?
- How do track the requesting/receiving of financials in the DDI-Connect system?
- How do your perform your risk analysis on your loans and how often do you do it?
 - Congregation size
 - Giving units
 - Financials
 - Payment history
 - Church leadership



Loan Roundtable



What does the relationship look like after the loan has been booked?



Loan Roundtable



How does your group track insurance?

- Do you track this in the DDI-Connect system?
- Do you send notices to the churches and how?



Loan Roundtable



Do you track your loan processes and loan documentation inside DDI-Connect?

- If yes:
 - Has it increased efficiencies in your loan processing?
 - Do you store your signed loan documentation inside of DDI-Connect?
- If no:
 - What are you using to track your process and documentation?
 - Does this process work for you?



Loan Roundtable



Do you incentivize your loan borrowers to have their constituents invest with your organization to get a better interest rate on their loan?

- Do your rates change on invest dollars?
- How do you track the loan support?
- In your experience, has this been a successful way to increase investment dollars long term?



Loan Roundtable



How does your organization handle foreclosures?



Loan Roundtable



What type of information do you include in the loan packet that gets provided to your loan committee?



Loan Roundtable



How do you market to potential loan borrowers?

- Email campaigns?
- Direct mail?
- Field representatives?



Loan Roundtable



How do you establish rates for construction loans?



Loan Roundtable



How do you handle multi-site/remote employees and making it seamless for your constituents and coworkers?



Loan Roundtable



What ideas/topics does would the group like to discuss?



Webinars and Touchbases



Webinars:

- Monthly hour long sessions
- Open Q&A time at the end of the session
- Link to the webinar for future viewing
- PDF setup and checklist guide
- Cost per organization: \$75/month

Touchbases:

- Free hour long sessions
- Monthly, Bi-Monthly, or Quarterly
- Discuss open or new requests, software needs, etc.
- Use allotted time for training on DDI-Connect™



Discussion, Questions, Comments



Kyle Bieda
kbieda@ddi.org
support@ddi.org
317.713.2480

