




Smaller credit requests may not require a full credit analysis

Use FINPACK's Credit Decision Scorecard to fast track the review and decision making process for smaller loans.

- Develop your own customized scorecard using the criteria most important to you
- Allows you to define essential criteria that must be met to make the loan
- Gathers the customer data that you specify
- Evaluates customer data compared to minimum approval criteria that you establish
- Provides the flexibility to document reasons to override automatic approvals or rejections

Learn more at **FINPACK.com** or call **800-234-1111**

The Credit Decision Scorecard is easy to read and understand. Best of all, it only takes a few minutes to prepare when dealing with smaller loans.

Sam & Pat Dunn
New equipment purchase

Scorecard: Sample small business

Pre-qualifying Criteria
Must meet ALL criteria for automatic approval

- ✔ Yes Is the requested loan amount less than \$50,000?
- ✔ Yes Is this loan to a business, not an individual?
- ✔ Yes Is the purpose of this loan other than a line of credit or for inventory?
- ✔ Yes Has at least one principal personally guaranteed the loan?
- ✔ Yes Has the business generated a positive net profit each of the last three years?

Customer Data

Applicant credit score	720
Co-applicant credit score	690
Loan amount	25,000
Collateral value	36,000

Financial Criteria
Must meet ALL criteria for automatic approval

- ✔ 0.69 Loan to value 0.75 or less
- ✔ 690 Minimum credit score 650 or greater
- ✔ 36 Debt to income 40 or less

Approval: Yes, meets scorecard criteria
By: Honest Abe

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Prepared by: Windows User

For over three decades, **FINPACK** has helped lenders make informed loan decisions. It is the choice for lenders who not only want to effectively manage their credit, but also care about the success of their customers. From small community banks to the largest lenders, FINPACK will work for you.



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