FOR CREDIT UNION BUSINESS LENDING

Application triage for credit unions

Member business lending is growing, and every application takes underwriter time before anyone knows if it's worth it. A triage memo tells your team where to look first: pursue, fix first or decline, with the issues to resolve before underwriting.

Pursue,
fix first or decline

A short screening memo on each new application, with debt service coverage and the largest loan the cash flow supports.

SERVICE	WHAT YOU GET	FEE
Triage memo	A short screening memo on a new application, with the issues to resolve before underwriting	**$100 to $150 per memo**
Financial spreading	Business and guarantor statements spread into your template, with global cash flow	**$150 to $250 a file**
Full credit package	A committee-ready package in your format	**$750 to $1,500**
Cash and transcript check	Deposits and IRS transcripts tested against the return	**$1,500 to $3,500**

HOW IT WORKS

1. Vendor review
We provide our vendor packet, including how our team works.

2. Send applications
Your lenders send new applications as they arrive.

3. Triage
Analysts screen each one; a CPA reviews every memo.

4. Decide
Your team spends its time on the files worth pursuing.

How we work

- The lending decision always stays with the credit union.
- Files are worked only in your system or ours, never by email.
- Priced per file, with nothing to hire or train.

Good to know. Members whose applications need work first can be referred to our accounting team for cleanup and monthly books, under one roof.

Baratelli Transaction Advisory, LLC
Triage memos, spreads, credit packages and cash checks for credit union business lending, reviewed by a CPA. Flat fees, quoted up front.

Send us one application
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.