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Contact: Valerie Lentz
800.937.4249 hyls@rexcuadvice.com

LENDING SOLUTIONS CONSULTING, INC. INTRODUCES HIGH YIELD LENDING STRATEGY (HYLS)

This is the best predictor of future repayment success to ever hit the credit union industry.

Credit Unions Invited to Attend FREE Webinar Hosted by Industry Expert Rex Johnson

ELGIN, IL — Lending Solutions Consulting, Inc. (www.rexcuadvice.com) and Lending Solutions, Inc. (www.lendingsolutions.com) are proud to announce a **FREE WEBINAR** focused on Rex Johnson's *all new* automated online decision model, HYLS. This revolutionary model will stop your employees from seeing only the present and will teach them to look beyond the score and predict future repayment success. Mr. Johnson believes this model is a "virtual crystal ball" and will forecast the future of the member's credit score over the next six to nine months.

This model works by adjusting the traditional score. If the score is increased it will illustrate the member would be a safer risk and an opportunity to build yield. If the credit score is lowered, this may warn your lenders to look out for potential risk and spend more time on developing the members' qualifications.

The **WEBINAR** will take place on **March 25, 2010 at 1:00pm C.D.T.**, offering a 60 minute tutorial on HYLS, with 30 minutes of Q&A. After the show, all in attendance will receive a two-week trial with unlimited usage at no cost to the credit union.

No other model in the industry looks at:

- *Score direction*
- *Identifying inflated income by calculating "cash out" and refinances*
- *Unsecured debt as a percentage of gross annual income*
- *Secured debt as a percentage of gross annual income*
- *Membership loyalty*

"The HYLS Decision model truly helps loan officers focus more on the application and credit report. Working high risk loans on a computer screen, you tend to miss things. When I went back to previous charged off loans and ran them through the HYLS Decision Model, I discovered I could have saved the credit union thousands of dollars, having used this product. Money well spent!"

Joe Rice, Magnolia FCU

About Lending Solutions Consulting, Inc.

Lending Solutions Consulting, Inc. is the industry leader in providing consumer lending advice to credit unions across North America. Rex Johnson, a leading expert in the credit union and consumer lending industries, founded the *University of Lending* in 1996 and has since trained over 20,000 credit union employees. Rex and his team of experts have helped credit unions achieve dramatic improvements in their loan ratios, bottom lines and member service practices. We are uniquely qualified to improve your credit union's loan growth and loan yield. Our products, focused expertise and experienced professionals make LSCI your complete solution for lending success. For further information on Lending Solutions Consulting, Inc., please visit www.rexcuadvice.com.

About Lending Solutions, Inc.

Lending Solutions, Inc. has been a provider of lending center services and consulting programs for financial institutions across North America since 1994. The company's highly-trained, professional staff provides 24-hour consumer loan origination, mortgage lending, collections, outbound calling, and member service support to over 300 of North America's premier credit unions, banks, and mortgage companies. For further information on Lending Solutions, Inc. please visit www.lendingsolutions.com.

To register for Rex Johnson's HYLS webinar, visit: <https://www.rexcuadvice.com/webinar-information.php>