

Give your members a true competitive advantage.

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About

nCino's Credit Union Operating System was born of necessity and perfected in a real lending environment as Live Oak Bank sought to streamline its performance and productivity, while increasing customer satisfaction. The Wilmington-based bank (now ranked number three nationwide in small business loans) found the logistics of shuffling paper among loan stakeholders to be unwieldy and time-consuming, and frustrating for customers. To address this challenge and opportunity Live Oak looked at existing software solutions and found nothing that effectively addressed these needs. So they set out to create their own system and nCino was born.

Built by Lenders for Lenders

nCino's executive team understands financial services technology with insight into today's credit union challenges and solutions for enabling growth opportunities.



James "Chip" Mahan III

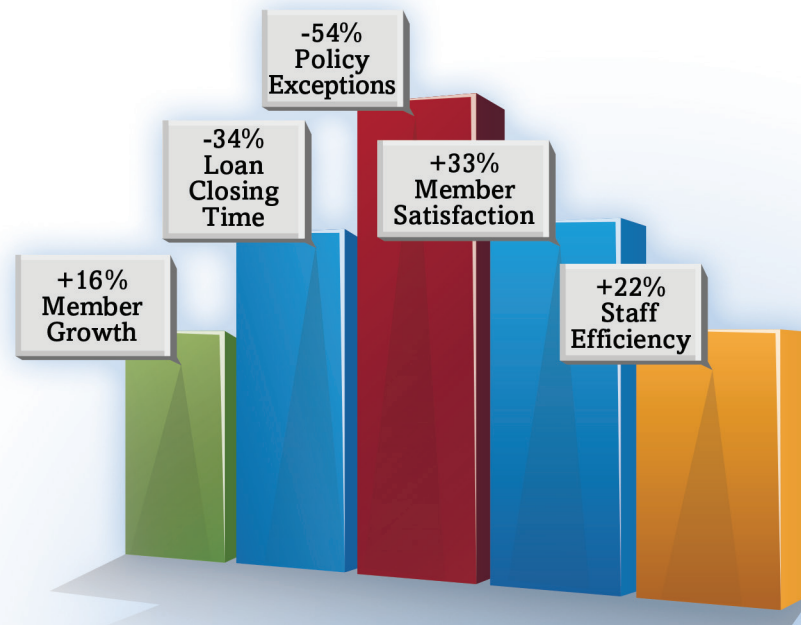
Chip is co-founder of nCino and also serves as Chairman and CEO of Live Oak Bank which he helped found in 2007 and has averaged 200% growth year over year. Mahan has also served as the Chairman and CEO for S1 Corporation and was the founder of First Network Bank, the world's first Internet bank.

Pierre Naudé

Pierre has more than 34 years of experience in the financial technology industry. Named CEO of nCino in 2012, Pierre played a key role in the initial founding and oversees all aspects of the organization. Prior to joining nCino, Pierre served as divisional president for S1 Corporation.

Return on Investment

nCino delivers significant ROI to credit unions and their members.



Member Value

- 16% Increase in Membership
- 19% Increase in Loan Volume
- Strengthens Member Relationships
- True Competitive Advantage

Productivity Gains

- 17% Reduction in Operating Costs
- Reduces Regulatory Prep Time
- 22% Increase in Staff Efficiency
- Customized for Your Credit Union

Safety & Soundness

- Reduces Regulatory Disruption
- Monitoring Tools Reduce Risk
- SSAE 16 Security
- Ensures Regulatory Compliance

Innovation

- Instant Reporting Tools
- Next Generation Cloud Technology
- Consolidates Multiple Systems
- Effortless Implementation



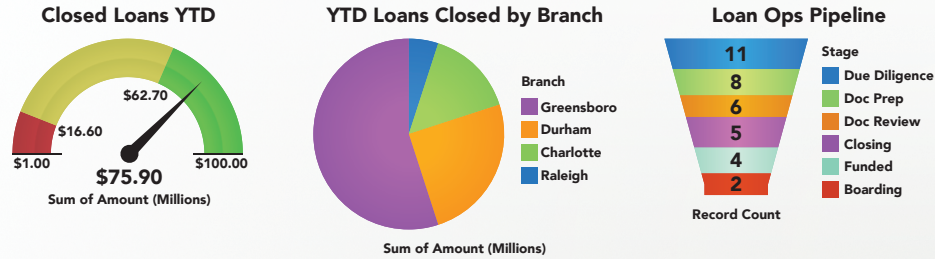
“Since implementing the nCino solution we have already seen a 15-20% increase in loan production and efficiency as well as a decrease in per loan and employee cost.”

Greg Gibson

Chief Operating Officer
Northwest Federal Credit Union

Features

nCino drives increased profitability, productivity gains, regulatory compliance, and operating transparency at all organizational levels and across all lines of business.



Overview
nCino's Credit Union Operating System was designed to empower each stakeholder of the credit union by providing access and interaction with all types of real-time data in a meaningful way, via a secure cloud based system built on the Salesforce.com® platform.

Dashboard
From the moment you login, the nCino Dashboard allows you to safely and securely view everything happening in your credit union, on your desktop, laptop and tablet. This allows you to manage based on relevant data that matters to members.

Document Manager
The nCino document manager provides a central repository allowing for instant and secure access to any document, anytime, across all lines of business, improving transparency and eliminating the need for paper files as well as standardized naming.

Reporting
nCino's point-and-click reporting tools allow you to run custom reports instantly and accurately, with no frustrating and complex queries. This creates new levels of transparency and increases productivity for your credit union.

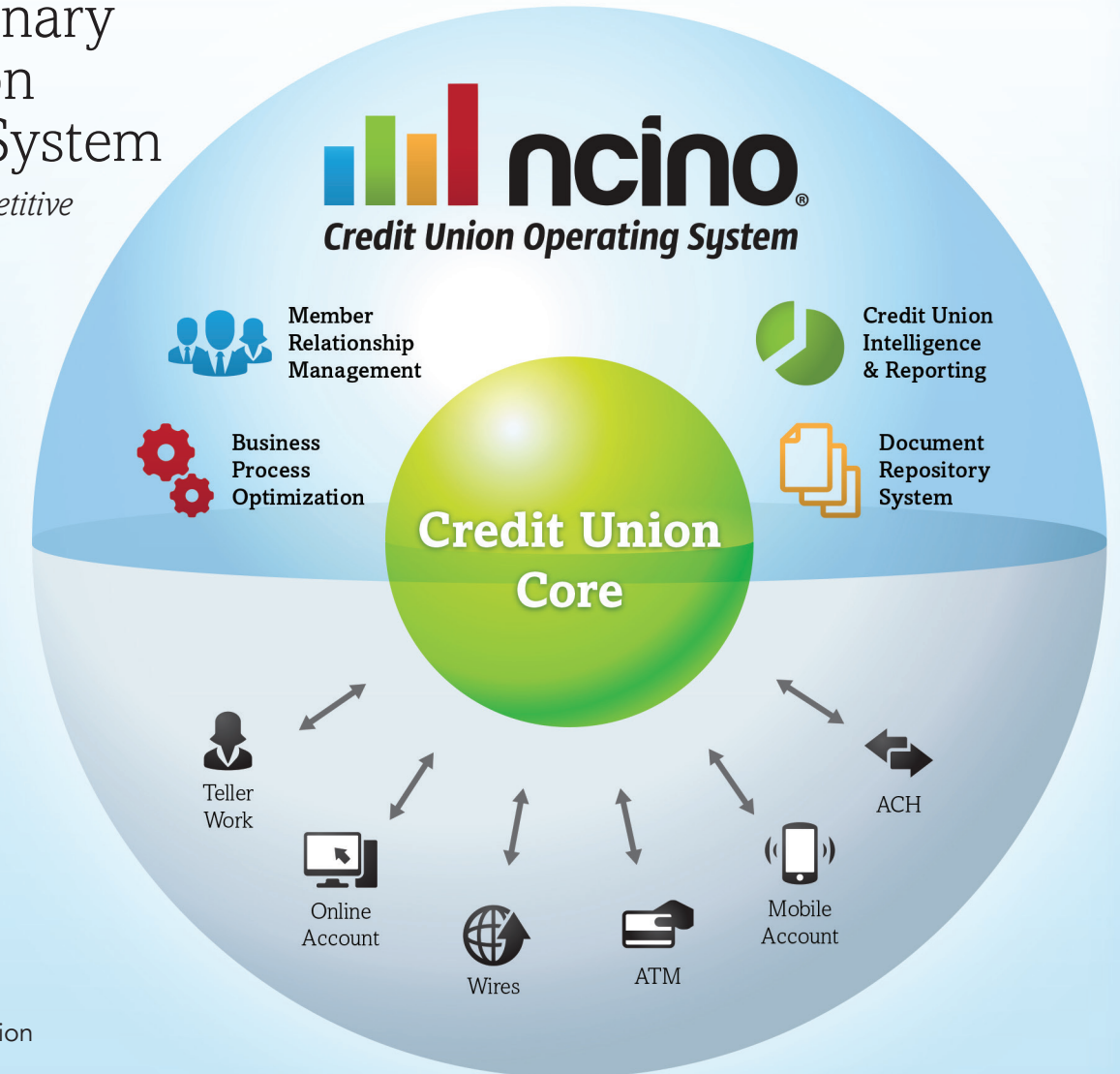
Process Improvement
Workflow customization provides accountability and assurance that regulatory compliance standards are being met at all times. With access controls and workflow alerts, the organization can collaborate more effectively resulting in faster, more accurate loan closings.

Integration
nCino works alongside your core data processor providing a single solution for commercial, retail and mortgage needs with seamless integration to all lending data ensuring complete data security and integrity your members can trust.

A Revolutionary Credit Union Operating System

Provides a true competitive advantage for your credit union.

nCino's innovative Credit Union Operating System is a comprehensive, fully-integrated credit union solution that sits alongside the core, driving efficiency gains and regulatory compliance, delivering a true competitive advantage for your members.



To learn more visit www.ncino.com/creditunion

CU Value

With complete operating transparency and real-time reporting built-in, the nCino Credit Union Operating System provides significant member value at all organizational levels and across all lines of business at your credit union.



Benefits

nCino's innovative solution increases your credit union's efficiency, regulatory compliance, and member satisfaction.

Chief Executive Officer

Responsible for the administration and members of the credit union, the CEO can look forward to maximizing member relationships, and delivering a stronger ROI to the credit union's members, employees, and the community with nCino.

- True Competitive Advantage
- Increases Member Satisfaction
- Next Generation Technology
- Boosts Efficiency

Chief Lending Officer

With responsibility for the lending operations, the CLO will benefit in significant ways from nCino's insight into the entire loan portfolio and stage down to the individual, leading to gains in workflow and member satisfaction.

- Document Management
- Improves Efficiency
- Increases Loan Growth
- Complete Transparency

Chief Financial Officer

With responsibility for the credit union's operating results, nCino provides the CFO with complete operating transparency, custom reporting, and the data security of a SSAE 16 solution, ensuring total safety of member assets.

- Reduces Operating Costs
- No Core Conversion
- Real-time Reporting
- Consolidates Systems

Members

The heart and soul of credit unions, members look for relationship care, efficiency, competitive rates, and financial products that meet their needs, delivered using the latest technology innovations.

- Increases Membership
- Empowers Member Services
- Decreases Loan Closing Time
- Builds Long Term Relationships

To learn more visit ncino.com/success

Success Stories

See how nCino is helping credit unions and banks succeed.



"nCino provides complete operating transparency and efficiency gains in processing and servicing loans, resulting in decreased member servicing times and increased member satisfaction."

Jeff Curry, SVP of Loan Operations
United Federal Credit Union



"Over my thirty year career I have seen lots of other loan origination systems. None compare to nCino's Credit Union Operating System."

Jim Northington, Chief Credit Officer
Northwest Federal Credit Union



"With the relationship management tools in the nCino solution we have greatly increased customer satisfaction."

Neil Underwood, President and COO
Live Oak Bank

Complete Data Security and Protection

Nothing is more important to nCino than the privacy and protection of its customers data. Data security, integrity, and control are critical to credit unions, which is why nCino and its Credit Union Operating System exceeds industry standards and regulatory requirements for security.

