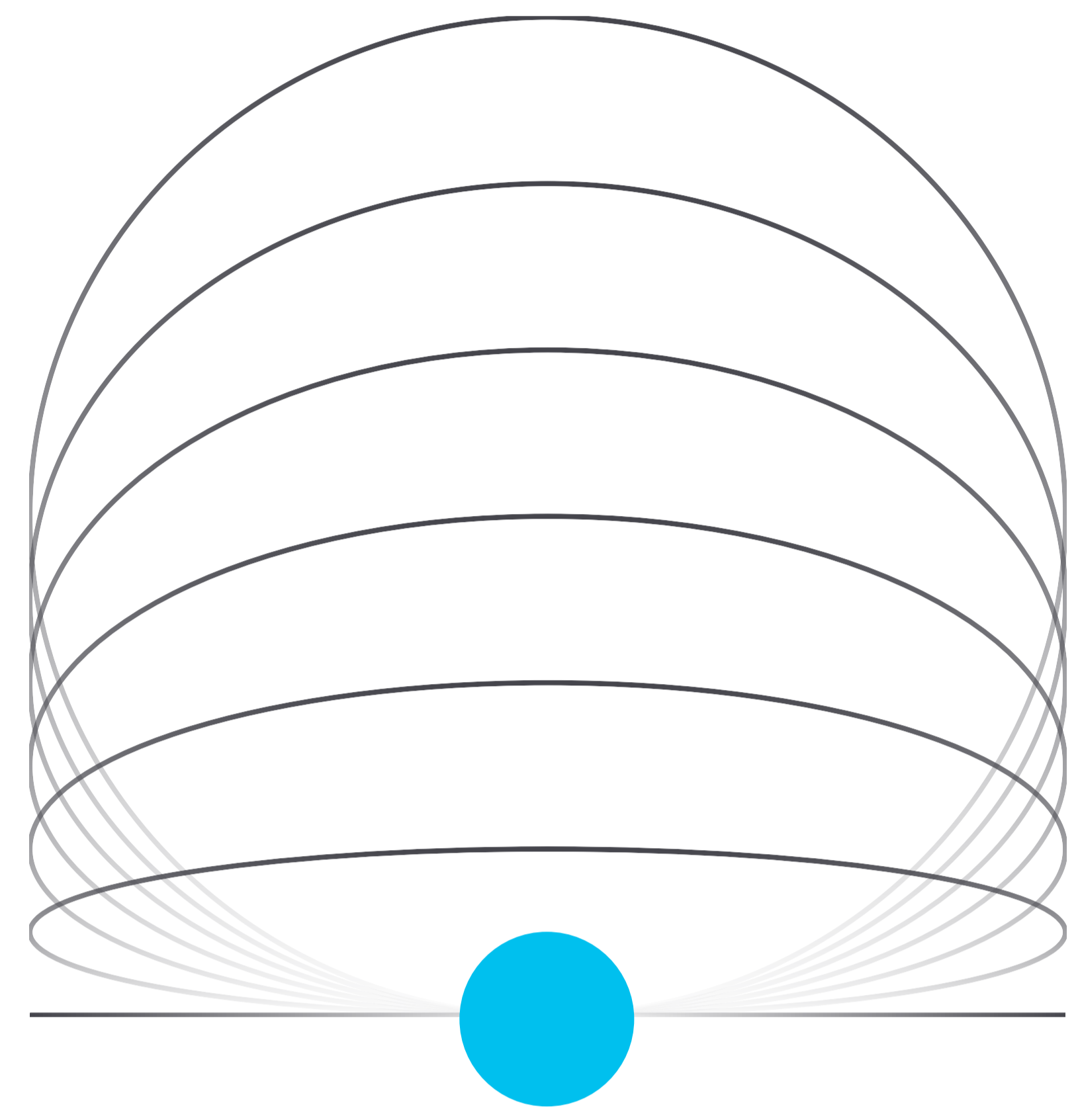


Optimize customer experience and boost your competitive advantage.

As economic conditions and borrower needs evolve, financial institutions (FIs) are under pressure to deliver great experiences at scale to stay competitive. In response, Lendio Intelligent Lending enables financial institutions to optimize borrower experience, drive customer loyalty, and gain a competitive edge.

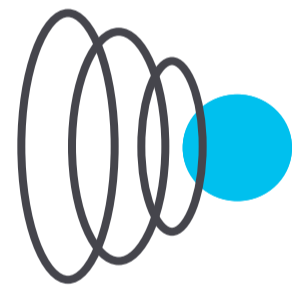
The clash between traditional lending and new expectations

The market for FIs has never been so crowded or competitive as new players offer more innovative ways to provide financing. Despite being mired in complicated applications and sluggish speeds to offer, the traditional lending process persists for many FIs. This puts them at a disadvantage as today's small business borrowers expect a more streamlined application experience with fast speed-to-offer. To survive and thrive, FIs must meet and exceed today's customer experience expectations. But how can they do so without sacrificing the human touch that is the hallmark of this industry?



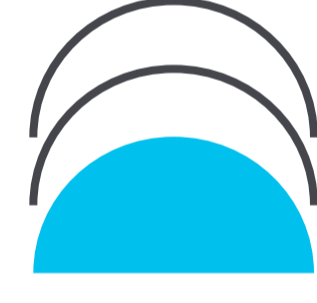
Intelligent Lending helps FIs boost competitiveness by upgrading the borrower's experience.

Intelligent Lending streamlines application processes and delivers high-speed automation of loan underwriting. As a result, the borrower receives a "soft offer" with a range up to a discrete amount, within 15 seconds of completing and submitting an application. This supercharges the customer experience and boosts the FI's competitive advantage.



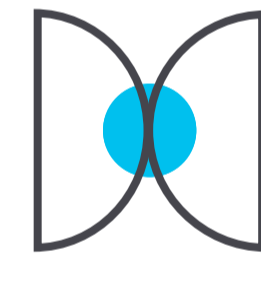
Delivers a simple, fast application process

Intelligent Lending provides a self-service application process that leverages existing lender data to cut down on lender borrower back-and-forth. It also delivers an interactive interface where borrowers can quickly configure loan terms to match their needs. The result is a personalized, streamlined application experience that stands above the competition.



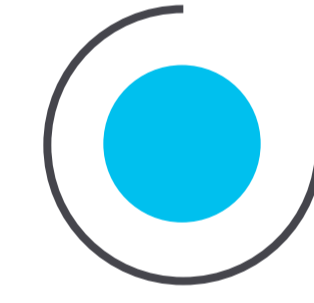
Accurately accelerates loan approvals

By applying data science to borrower data, Intelligent Lending is able to accurately pre-qualify candidates for small business loans. Because the solution manages operations throughout the entire lending journey, waiting periods and downtime are pared while speed-to-offer is accelerated.



Creates a seamless borrower experience

The white labeling feature of Intelligent Lending helps FIs maintain a consistent brand experience for their borrowing customers. To further create consistency, it also seamlessly applies the FI's risk policies for consistent decisions.



Provides timely updates and enhancements

Intelligent Lending is a SaaS solution, providing regular enhancements and ensuring minimal interruptions and timely bug fixes. This minimizes lending downtime, keeps the lending staff productive, and enhances the borrower's experience.

The number of commercial banks in the U.S. has declined from 8,000 in 2000 to 4,194 as of March 31, 2022

- FDIC