

# Data Enrichment

## Obtain Current Data to Make the Best Business Decision



Credit unions often capture credit and collateral quality indicators at origination but lose sight of the complete picture as loans season and the circumstances of the macroeconomic conditions or the financial health of individual borrowers change. Trellance's Data Enrichment solutions can help make that picture clearer by:

- Performing soft credit pulls on behalf of your credit union
- Updating real estate values and identifying superior mortgages on junior liens
- Updating auto values based on VIN numbers

## Understand Credit and Collateral Quality Migration

Credit scores and collateral values change over time. Understanding how risk evolves over time helps you to both recalibrate original quality requirements and to take action to mitigate risk on loans that have experienced a material change in credit and/or collateral quality.

## About



Trellance is a leading technology partner for credit unions, delivering innovative technology solutions to help credit unions achieve more. With a comprehensive suite of analytics, cloud and talent solutions, the Trellance team ensures credit unions increase efficiency, manage risk, and improve member experience. As a tech partner, Trellance ensures that credit unions have access to the latest generation of fintech solutions, filled with powerful tools such as artificial intelligence and machine learning.

Learn more at [Trellance.com](https://www.trellance.com)





## Provide an Accurate Base Case for Expected Losses and Stress Testing

Credit union management has a fiduciary responsibility to identify, measure and control concentration risk. This requires consideration of how your capital position would hold up against significant economic distress.

Further, the new Current Expected Credit Loss standards often utilize loss given default in the underlying calculation.

Understanding current collateral positions gives you the support to take a stronger stance on required reserves and capital adequacy.



## Supplement Incomplete Data

Credit unions of all sizes struggle with incomplete data, either because it was not captured at origination or wasn't input into the LOS. Trellance's data enrichment can help backfill holes in your data and provide a solid starting point moving forward.



## Save Time and Money

Already buying this data? We may be able to provide comparable information at a lower price point.

Learn more about augmenting your data  
with Trellance's **Data Enrichment**

Contact Trellance at [info@trellance.com](mailto:info@trellance.com)

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