

# AnyCore Lending™

Easier. Cheaper. Better.



## Ag-centric lending technology that's simply better.

These days, Fintech solutions can automate just about any lending process. But no technology has ever focused on how to make it easier for borrowers, or to finally solve the challenge of integrating with your financial systems. Until now. AnyCore Lending™ is an Ag-centric lending platform that makes the loan process simple for Ag lenders AND your customers.

AnyCore was built to be a better solution for lenders by making technology easy and credit decisioning less complicated for agricultural, small business and consumer loans — all for one affordable price.

### BENEFITS AT-A-GLANCE

- Ag Lending Focused
- Borrower Portals
- Easy to Learn
- Easy to Use
- No Technology Hassles
- Data Integration Made Easy
- Lower Guaranteed Pricing

## The lending platform for Ag-centric banks.

### AnyCore AG

Built by Ag lending professionals, AnyCore helps lenders work more closely with their farming customers to make smart credit decisions. Everything is easier including cash and accrual financial statements, financial spreads and credit analysis using FFSC "sweet 16" ratios, OCR tax schedule entry, user-defined risk ratings, secured email communications, and more. And our unique borrower portal makes the entire process (even renewals) painless and more valuable for your farmers.

### AnyCore SMALL BIZ

Commercial lending for small businesses can vary widely based on an owner's financial prowess. AnyCore makes the entire process easy with our online borrower portal that gives step-by-step guidance on financial data input, secured document uploads and OCR tax schedule entry. Making things simple speeds up decision times, reduces abandonment rates and data entry errors, and demonstrates how easy it is to work with your bank.

### AnyCore CONSUMER

Your consumer loan customers will now have a quick and easy way to apply for a loan online. The AnyCore borrower portal will step them through all the information they need to supply and any supporting documents can be securely uploaded. It makes pulling credit reports easy to help cut down on approval times. And borrowers will also appreciate having complete visibility to the status of their loan request.

## Pricing that works for you.

Most software pricing is complicated and starts gouging banks as their lending businesses prosper. We've taken a less burdensome approach. It's one straightforward, low price that's locked in for three years, and includes:

- ✓ All three lending modules (Ag, small business and consumer)
- ✓ Unlimited users
- ✓ Unlimited loans
- ✓ Unlimited customers
- ✓ Implementation
- ✓ Support & training
- ✓ All updates and functionality enhancements

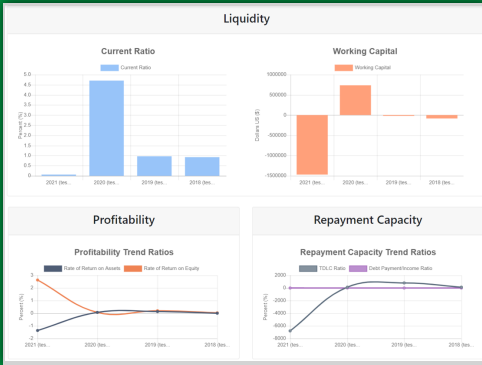


*If you stop using AnyCore, I will move to a bank that does.*

Farming Customer of  
Community Bank & Trust, Iowa

## 3 things that make AnyCore unique.

AnyCore is different. You won't find any lending software that offers the benefits equal to our borrower portals, easy technology and Any2Any Integrator™.



**Financial Spreads and Credit Analysis** provides lenders with detailed assessment of credit worthiness and financial trends.

The screenshot shows the 'New Income/Expense' form in the AnyCore interface. It includes a 'Main Menu' on the left with options like General Information, Inquiries, Income/Expense, Balance Sheets, Documents, Settings, and Update Password. The main form area is titled 'New Income/Expense' and has a 'Year' dropdown set to 2021. Below this, there are several input fields for different types of income and expenses, each with a dollar sign and a zeroed-out value:

- Operating Income
- Crop Sales
- Dairy Livestock Sales
- Livestock Poultry Sales
- Livestock Product Sales
- Milk Sales
- Ag Program Payments

**Borrower Portals** provide guided interview-type interface to make it simple for farmers to input financial data for loan requests.

The screenshot shows the 'Inquiries' table in the AnyCore interface. It lists several loan requests with columns for Date, Description, Amount Requested, and Status. Each row includes action buttons for 'Edit', 'Cancel', 'Approve', and 'Deny'.

Date	Description	Amount Requested	Status
10/22/2021	Buy a tractor	\$ 250,000.00	Draft
3/17/2021	Buy eggs	\$ 250,000.00	Draft
11/20/2020	crop loan	\$ 100,000.00	Draft
10/14/2020		\$ 0.00	Draft
10/6/2020		\$ 0.00	Submitted
6/15/2020	buy cows	\$ 0.00	Submitted
5/26/2020	crop loan	\$ 100,000.00	Resubmitted

**10 Minute Renewals** made possible by letting borrowers clone previous year financials and quickly updating current numbers.



### Borrower Portals.

**Adds value to the farmer and gives bankers a competitive advantage.**

AnyCore was built with the farmer in mind. Farmers easily provide all financial information, tax schedules and supporting documents online. This fundamentally changes how lenders and borrowers work together to speed loan decisions and cultivate deep business relationships.

- **Step-by-step interview-style interface** – makes it easy for borrowers to enter loan data
- **Valuable financial tools** – historical data, what-if and trend analysis provide value-add planning tools
- **Complete transparency** – everyone sees what's going on and keeps the ball rolling throughout the process
- **24/7 accessibility** – anytime, anywhere access better fits a farmer or small business owner's schedule and makes credit requests easy to attract new customers
- **Saving time, paper and headaches** – OCR technology, scanned document vault and electronic signatures are just a few time savers that also eliminate errors
- **10-minute renewals** – entire renewal process is online, and farmers easily make updates to financials in minutes
- **Valuable sales tool** – helps lenders attract new customers and generate good referrals



### Easy Technology.

**Uncomplicated the hard stuff for banks of any size.**

By stuff, we mean frustrations that range from difficult user software and old technology to compatibility problems. Built for the cloud, AnyCore is designed to be easy for users and to eliminate technology support challenges.

- **Easy to learn** – training for first-time lenders takes just a couple hours and even less for farmers/borrowers
- **Easy-to-use functionality** – built to be intuitive for lenders and borrowers alike
- **Easy software** – no installations, no updates and no IT bank staff needed
- **Easy compatibility** – works with any core processor, any browser, and any devices



### Any2Any Integrator™.

**Makes data integration painless.**

When it comes to banking technology, one of biggest hurdles has been data integration—particularly with core systems. No more. Our Any2Any Integrator makes data integration with any system easy. It manages data extraction, mapping and integration schedules. And, we do it all for you including:

- **Data Migration**
- **Core Integration**
- **Other Systems**

## See how AnyCore can help you grow your bank.

AnyCore Lending is different. And so much better for growing your lending business. Schedule a demo to see it in action. Call **(402) 505-2908** or email **sales@anycorelending.com**.