

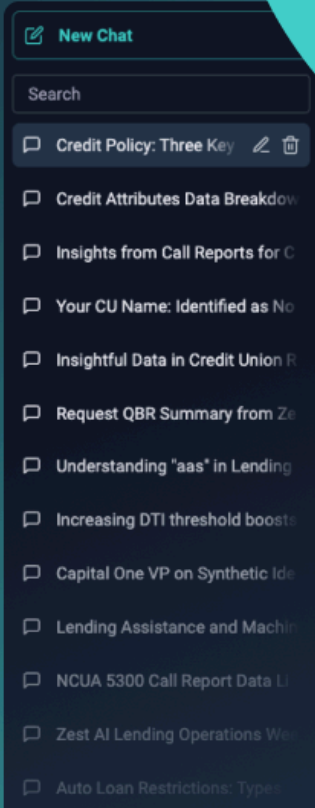
LuLu

powered by ZEST AI

LuLu

Ultimate Guide to LuLu

By Zest AI



1. **Maximum DTI (Debt-to-Income ratio)**
 - This means that any loan application
2. **Maximum TotalUnsecuredBalanceOver**
 - Applications with a total unsecured
3. **Maximum AmountRequested: 20,000**



What Is LuLu Strategy?

LuLu Strategy is your AI-powered lending intelligence companion, built for credit unions that want to understand their portfolio, benchmark against peers, and make smarter decisions faster.

LuLu connects directly to your loan origination and core data systems via a Zest AI-managed integration. There is no lift on your end -- no data uploads, no manual exports, no IT project to start. Zest AI handles the entire data pipeline so your team has analysis-ready access to your live portfolio from day one.

Every question below can be answered immediately against your actual data. No waiting. No data prep. Just answers.

Who Uses LuLu Strategy?

Persona	Primary Use	What They Ask LuLu
Chief Lending Officer	Portfolio health and strategic direction	How does our yield compare to peers? Where are our biggest concentration risks?
VP of Lending	Product and channel performance	Which loan products are underperforming? How does our auto volume trend vs. last year?
Credit Risk Officer	Risk exposure and delinquency trends	What is our 60+ day delinquency rate by segment? How does our risk profile compare to peers?
Underwriting Manager	Underwriting quality and decisioning patterns	What is our approval rate by product? How do our denied applications compare to industry norms?
CFO / Finance	Yield, cost of funds and margin analysis	What is our net interest margin on consumer loans? How does our loan-to-share ratio compare?



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1. Overview

Lulu is your lending intelligence companion for questions. LuLu leverages public lending datasets, your internal data, and Zest AI proprietary data to provide you with accurate insights and assist you with your queries.

2. Key Characteristics

2.1. What can LuLu do?

- **Provide Insights:** Help you with general questions related to lending and industry insights, business metrics, operational data and other services provided to you by Zest AI.
- **Solve Lending Queries:** Guide you on utilizing Zest AI's underwriting solutions and processes like pre-approvals or your credit union's specific performance insights.
- **Explain Features:** Clarify how Zest AI underwriting models are built, how you are benefiting from it as inputs into enhancing your lending operations and customer experiences.
- **Report Guidance:** Share details of reports and model documentation Zest AI might provide during onboarding and business reviews.
- **Competitive Insights:** Offer general insights into differentiating Zest AI's offerings versus competitors like Scienaptic or traditional credit scores.

2.2. How to best utilize LuLu?

- **Ask Specific Questions:** LuLu is able to respond to natural language prompts. Formulate your queries clearly and concisely for the most accurate response.
- **Seek Clarification:** If you receive an answer but need more details, just ask for further clarification.
- **Provide Context:** When asking a question, providing context can help generate a more precise answer.
- **Explore Scenarios:** Enquire about how different scenarios and Zest AI capabilities might work within your unique lending portfolio.
- **Feedback Requests:** If you're utilizing Zest AI models, ask about performance reviews and recommended process enhancements.
- **Specify your Preferences:** If you would like to see LuLu present insights in a specific format, for example when dealing with data and numbers, state your preferences e.g. present details in a table, graph, chart or condense this information as information I can include in an email.



- **Save and Retrieve Historical Queries:** If you have a specific query or combination of queries that LuLu provided beneficial insights on, merge it as a single query and save it as a chat in the sidebar. You can access saved chats at any time in your sidebar.

2.3. What LuLu can't do?

- **Access Personal Information:** LuLu is unable to retrieve personal data or specific details in applications, accounts or transactions.
- **Non-Lending Queries:** For queries unrelated to lending, machine learning, or Zest AI models, we suggest utilizing appropriate alternate resources or services.
- **Reveal other institutional private data:** Access information or number-related private results of another credit union or financial institution e.g. financial data. However, publicly available information is used for analysis.

2.4. When to Reach out to Zest's Client Success Team?

- **Customized Support:** For tailored solutions or alterations in a service specific to your Credit Union's needs.
- **Complex Queries:** Situations involving extensive decision logic or policy implementations.
- **Technical Assistance:** Any technical difficulties or clarifications around LuLu or other Zest's services.

2.5. Ways to contact Zest for LuLu Queries and Support?

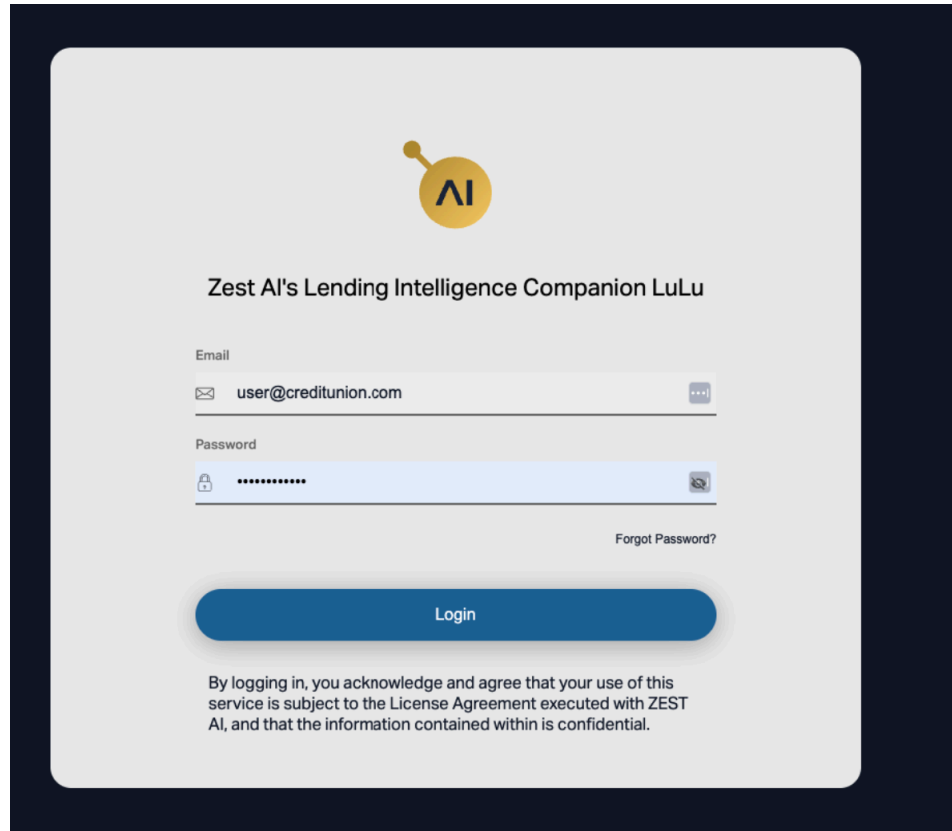
- **Client Success:** Reach out to your Client Success Manager
- **LuLu Feedback:** Click on "Ask Zest" in LuLu




- **Via Email:** lulusupport@zest.ai

3. Accessing and Navigating LuLu



1. Open a browser, navigate to <https://lulu.zest.ai/> to launch LuLu
2. Enter your username and password and click on "Login"







Zest AI's Lending Intelligence Companion LuLu

Email

 user@creditunion.com 

Password

Forgot Password?

Login

By logging in, you acknowledge and agree that your use of this service is subject to the License Agreement executed with ZEST AI, and that the information contained within is confidential.



- Once logged in you will be greeted with the screen below! Congrats! You have now successfully logged in to LuLu

ZEST AI

New Chat

Chats

Recent Chats

- Your CU: HAWAIIUSA in Honolulu Co...
- Delinquency Rates for the Past Qua...
- List of Hawaii CUs by Assets
- Zest AI Leadership Team Naming Su...
- Insightful NCUA 5300 Call Reports ...
- Gather3.4
- Loan Application Data Sample Over...
- xDemo_GatherEx2
- CUs in VA with Assets 750M-1.5B
- First Heritage CU NY DQ Rate
- Ranked List of North Dakota Credit ...
- Issue with "Connects" CU Number 6...
- Loan Policy Inquiry: Demo Credit Uh...
- Insightful data in NCUA 5300 reports
- Comparison of Delinquency Rates ...
- Credit Card Interest Rate Comparis...
- Delinquency Ratio Comparison Am...
- Insightful Data in NCUA 5300 Reports
- Delinquency Comparison: My Ratio ...
- Credit Union Likely Called "PENINS...
- Clarify Your Question for Accurate R...
- Insightful NCUA 5300 Call Report D...
- View Credit Card Procedures for Pay...

Hi, I'm LuLu by Zest AI

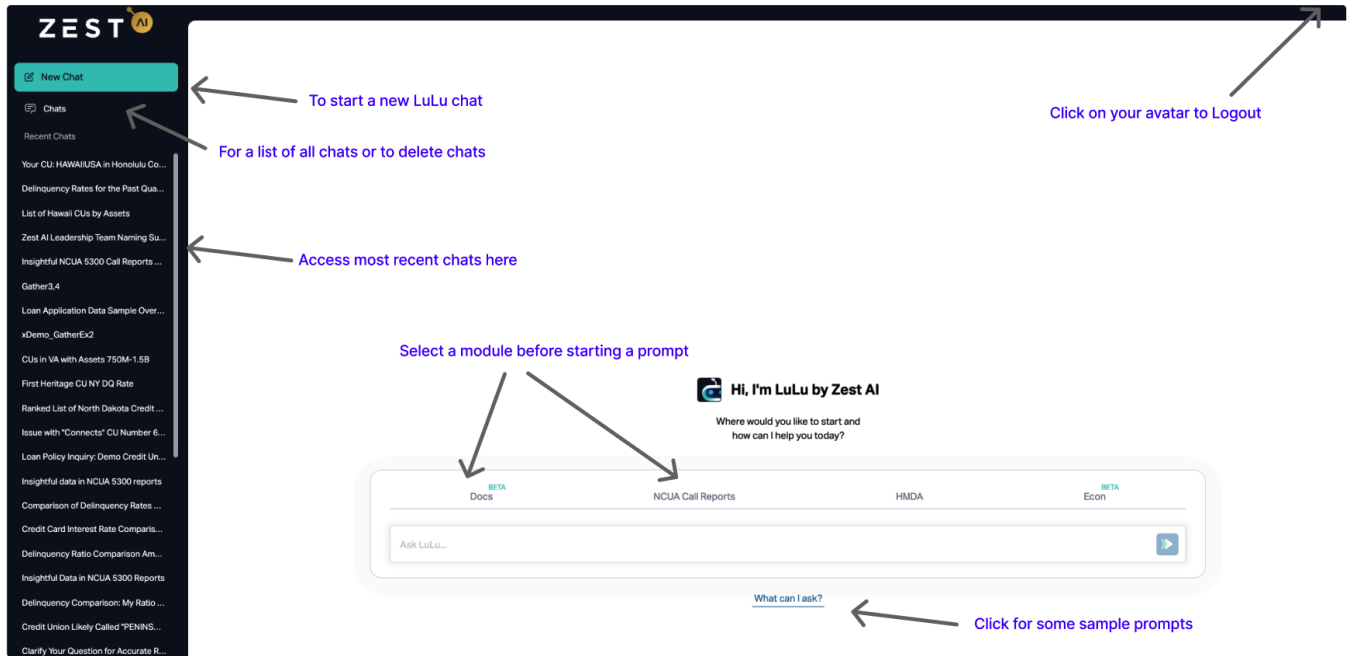
Where would you like to start and how can I help you today?

BETA Docs NCUA Call Reports HMMA BETA Econ

Ask LuLu...

[What can I ask?](#)

4. A navigational overview of the key features of LuLu



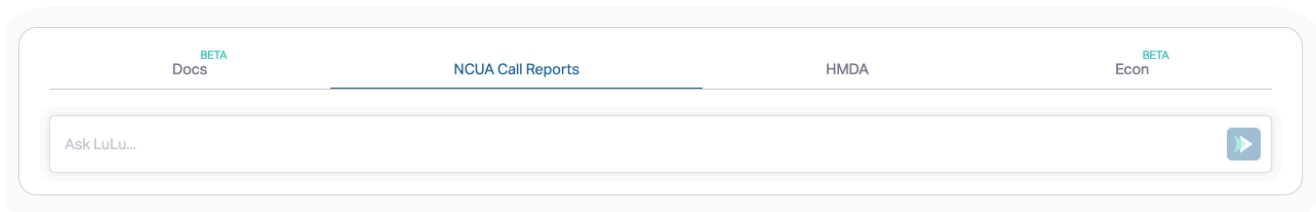
5. To start using LuLu click on any of the sample questions or enter a prompt in the search box at the bottom of the window.

6. When using LuLu it is important that you are selecting the right module before you ask LuLu a question. Selecting the right module provides LuLu context on which data source you want it to use to answer your query. Currently there are three modules:

- **Docs**
- **NCUA Call Reports**
- **HMDA**
- **Econ**

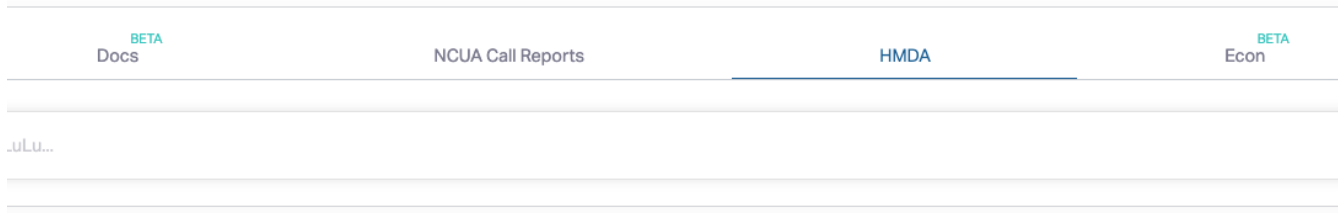
7. You can choose the module simply by clicking the module on the chat screen. Once a module is chosen, it will remain selected for the duration of the conversation (unless a new module is selected).


8. Examples on how it will look when a module is selected.
NCUA module is selected:

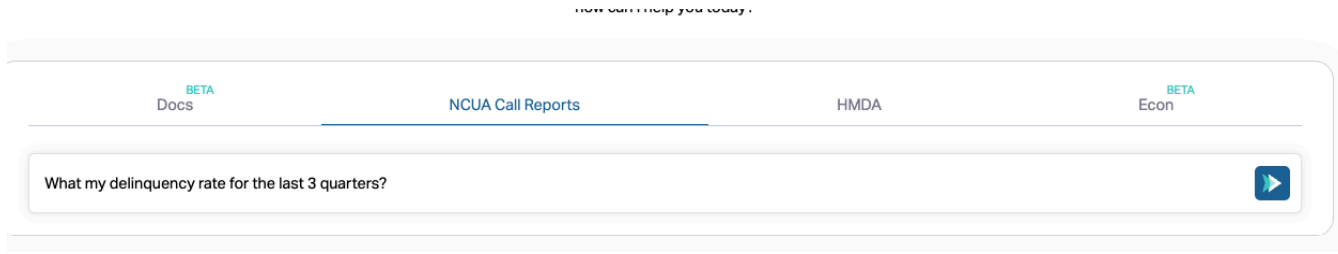





HMDA module is selected:



- 9. Once a module is selected start typing your prompt and hit the enter or click the  button



- 10. LuLu will start thinking and respond to your question. Allow for up to 25 seconds for a response. Note: LuLu may take a while as it interacts on LLMs that are hosted over the internet, so speed of particular responses may vary at times.

 What my delinquency rate for the last 3 quarters?

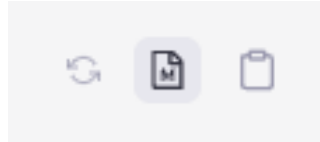
Here is your delinquency rate for the last 3 quarters:





QUARTER	DELINQUENCY RATE
2024 Q1	0.54%
2024 Q2	0.38%
2024 Q3	0.34%

Source: NCUA 5300 Call Reports, Q1 2017 - Q3 2024 [See more](#)



11. At the bottom right corner of every response you will see several buttons:



- 
Refresh - Click to refresh the answer. LuLu will generate a new response for the question. Note that LuLu functions similar to other LLMs like GPT, each and every response is unique. While we have tailored the LLM to aim for relevance and accuracy the response itself will be different even if the question remains the same. In the next section you will see examples of approximate breakdown of expected answers for prompts.
- 
Raw data format - click to convert responses into unstructured format (Markdown) if you need to copy over for processing. E.g. from tabled to script data
- 
Copy - Click to copy response to paste in your own document, spreadsheet, email etc.
- 
Edit - Click to edit your question to LuLu and hit Enter or click on Generate

12. If at any point LuLu takes longer than necessary while thinking, feel free to hit the “Stop generating” button at the bottom of the screen (or alternatively you can refresh your browser), and retype your question or click the Edit button and resubmit your question.



13. LuLu has been built on true transparency, each response that LuLu derives from it’s knowledge base or client specific documents e.g. business reviews or policies will have a corresponding footer sighted at the bottom of the response.



[See more](#)

14. If the source was a dataset, click on [See more](#) to access the query code behind the response.


HMDA Analysis Details ✕

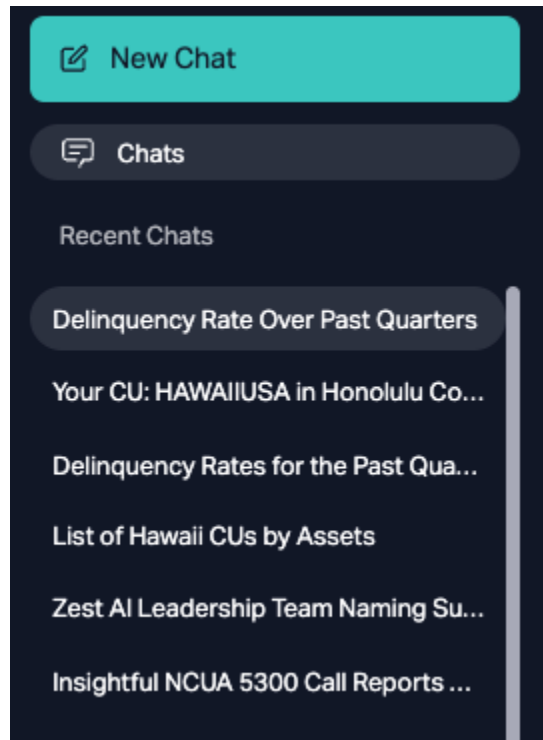
Query used to generate this result:

```

sql Copy code

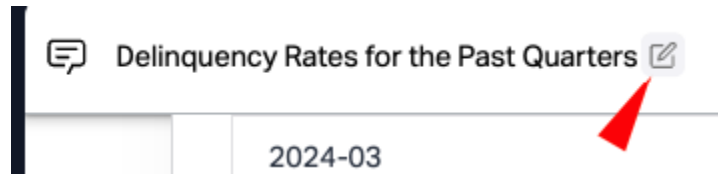
WITH our_air AS ( SELECT derived_race, AVG(approved) AS
approval_rate, AVG(approved) / NULLIF((SELECT AVG(approved) FROM
hmda WHERE name = 'FIRST SERVICE Credit Union' AND derived_race =
'White'), 0) AS adverse_impact_ratio FROM hmda WHERE name =
'FIRST SERVICE Credit Union' AND derived_race <> 'White' GROUP BY
derived_race ), peer_air AS ( SELECT derived_race, AVG(approved)
AS approval_rate, AVG(approved) / NULLIF((SELECT AVG(approved)
FROM hmda WHERE name = 'NAVY FEDERAL CREDIT UNION' AND
derived_race = 'White'), 0) AS adverse_impact_ratio FROM hmda
WHERE name = 'NAVY FEDERAL CREDIT UNION' AND derived_race <>
'White' GROUP BY derived_race ) SELECT our_air.derived_race AS
protected_class, our_air.approval_rate AS our_approval_rate,
peer_air.approval_rate AS peer_approval_rate,
our_air.adverse_impact_ratio AS our_adverse_impact_ratio,
peer_air.adverse_impact_ratio AS peer_adverse_impact_ratio FROM
our_air FULL OUTER JOIN peer_air ON our_air.derived_race =
peer_air.derived_race ORDER BY our_air.derived_race;
```

15. The sidebar will contain all chats that are retained unless you delete them. To delete them click on the Chats side menu and click the  icon :





- 16. Rename any chat title/subject with the 'pencil' button at the top of the chat window.

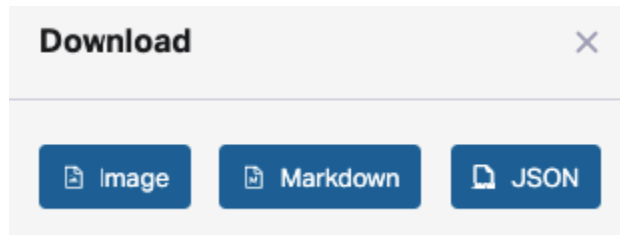
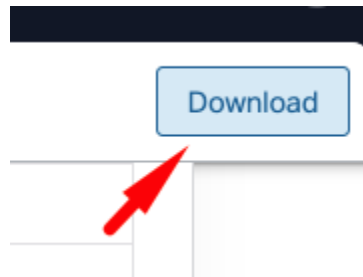


- 17. At the bottom of every chat window, you will be presented with the following options:



LuLu can make mistakes.

- **Download** - functionality to download the entire chat in the following formats, top right corner of the chat window



- **Like/Dislike** - you can provide us feedback on your overall experience with LuLu and if you're satisfied with responses. This will help us understand how you intend to use LuLu and we use this input to optimize and improve responses to be helpful towards your business and operational needs.
- **Ask Zest** - use this functionality to ask questions related to LuLu or any feedback you have for our team. Tip: If you have a specific question & LuLu response you'd like to clarify copy/paste the question here and click the submit button



Ask Zest about this chat ✕

Have doubts about LuLu's answer? Our team at Zest will get notified and look into it. Our client success team will get back to you soon! Additional comments are optional.

Type your question or feedback here...

Send
Cancel

4. LuLu Capabilities

4.1. DOCS

This module will include information as modules from your quarterly business reviews, model risk management documentation, fair lending documentation, any lending policy, custom docs and frequently asked question and knowledge base from Zest AI.

4.2. NCUA Call Reports

Gain instant clarity into the credit union landscape with seamless access to NCUA Call Report data. Effortlessly explore detailed financial metrics, benchmark performance, and uncover actionable insights to make confident, strategic decisions.

4.3. HMDA

Unlock deeper insights into mortgage & home equity lending with seamless access to HMDA data. Effortlessly analyze lending trends, assess fair lending compliance, and identify strategic opportunities.

4.4. Econ

Unlock the power of economic insights with seamless access to economic data. Effortlessly explore, visualize, and integrate trusted economic indicators directly into your workflows to analyze market trends, forecast economic performance, or enhance strategic decisions.



4.5. Strategy

Coming Soon

5. LuLu Prompt Tips

Let's go through some prompts/questions you can ask LuLu. LuLu is developed on Natural Language Processing (NLP) and is able to interpret and understand human language. There are basically two types of questions you can ask LuLu.

5.1. Single / One-Off Type Prompts

A question that is asked only once. For example, you might ask, **"Show me my DQ rates for the past 8 quarters?"**

5.2. Conversational Type Prompts

A baseline question that you can follow-up on clarifying/querying with LuLu until you reach the result and analysis you need. For example, you might ask, **"Show me loan portfolio analysis from the latest data compared to my peers"**

Tip: The more specific your question, the more precise LuLu's response will be. Provide as many details as possible to get LuLu to provide the answers you need.

Let's continue to dive in with some examples:

5.3. Example 1

As above, we asked LuLu **"Show me loan portfolio analysis from the latest data compared to my peers"**.

We can follow through by asking LuLu to add more data by - asking **"Can you also add data for the past year broken down by quarter"**



You can see below how LuLu updated the table with analysis with additional data from previous quarters.

Here's the loan portfolio analysis for the past year, broken down by quarter, compared to your peers:

QUARTER	YOUR TOTAL LOANS	YOUR DELINQUENCIES	YOUR DQ RATIO	PEER AVG TOTAL LOANS	PEER AVG DELINQUENCIES
2024 Q1	\$1,407,790,000	\$7,589,600	0.54%	\$145,053,000	\$783,112
2024 Q2	\$1,406,570,000	\$5,294,070	0.38%	\$147,358,000	\$1,120,650
2024 Q3	\$1,408,960,000	\$4,743,290	0.34%	\$148,825,000	\$1,231,130

Source: NCUA 5300 Call Reports, Q1 2017 - Q3 2024

[See more](#)

Now lets ask LuLu to add another data point to the table - **"Add charge off rates to that table"**.

KR Add charge off rates to that table

Here's the updated loan portfolio analysis for the past year, broken down by quarter, including charge-off rates compared to your peers:

QUARTER	YOUR TOTAL LOANS	YOUR DELINQUENCIES	YOUR DQ RATIO	YOUR CHARGE OFF RATE	PEER AVG TOTAL LOANS	PEER AVG DELINQUENCIES	PEER AVG DQ RATIO	PEER AVG CHARGE OFF RATE
2024 Q1	\$1,407,790,000	\$7,589,600	0.54%	0.93%	\$145,053,000	\$783,112	0.97%	0.45%
2024 Q2	\$1,406,570,000	\$5,294,070	0.38%	0.94%	\$147,358,000	\$1,120,650	1.12%	0.43%
2024 Q3	\$1,408,960,000	\$4,743,290	0.34%	0.90%	\$148,825,000	\$1,231,130	1.22%	0.45%

Source: NCUA 5300 Call Reports, Q1 2017 - Q3 2024

[See more](#)

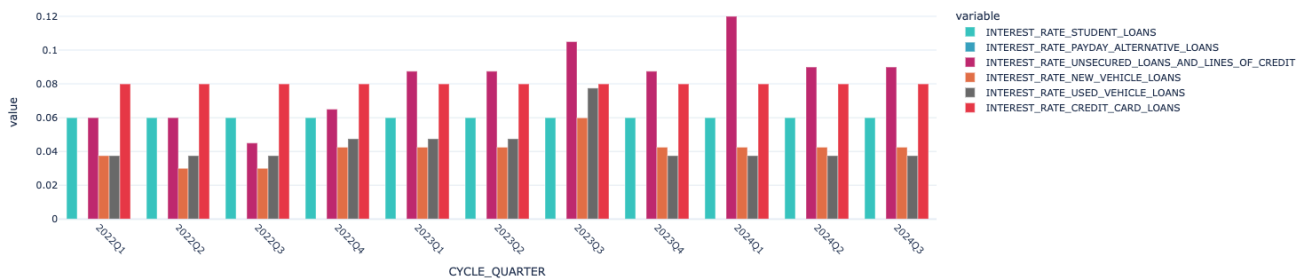
5.4. Example 2

Let's try to ask LuLu about interest rates **"What are my interest rates by product for the last 3 years?"**

Here are your interest rates by product for the last 3 years:

QUARTER	NEW VEHICLE LOANS	USED VEHICLE LOANS	CREDIT CARD LOANS	UNSECURED LOANS AND LINES OF CREDIT	STUDENT LOANS	PAYDAY ALTERNATIVE LOANS
2022 Q1	3.75%	3.75%	8.00%	6.00%	6.00%	N/A
2022 Q2	3.00%	3.75%	8.00%	6.00%	6.00%	N/A
2022 Q3	3.00%	3.75%	8.00%	4.50%	6.00%	N/A
2022 Q4	4.25%	4.75%	8.00%	6.50%	6.00%	N/A
2023 Q1	4.25%	4.75%	8.00%	8.75%	6.00%	N/A
2023 Q2	4.25%	4.75%	8.00%	8.75%	6.00%	N/A
2023 Q3	5.99%	7.75%	8.00%	10.50%	6.00%	N/A
2023 Q4	4.25%	3.75%	8.00%	8.75%	6.00%	N/A
2024 Q1	4.25%	3.75%	8.00%	12.00%	6.00%	N/A
2024 Q2	4.25%	3.75%	8.00%	9.00%	6.00%	N/A
2024 Q3	4.25%	3.75%	8.00%	9.00%	6.00%	N/A

Interest Rates by Product (Last 3 Years)



Continue with asking LuLu to reduce the data and add peers average for comparison. **“Reduce that to the past 1 year and compare with my peers”**. LuLu will provide a more comprehensive view of the data as below:

Here are your interest rates by product for the past year, compared with your peers:

QUARTER	YOUR NEW VEHICLE LOANS	PEER NEW VEHICLE LOANS	YOUR USED VEHICLE LOANS	PEER USED VEHICLE LOANS	YOUR CREDIT CARD LOANS	PEER CREDIT CARD LOANS	YOUR UNSECURED LOANS AND LINES OF CR
2024 Q1	4.25%	5.17%	3.75%	5.91%	8.00%	11.57%	12.00%
2024 Q2	4.25%	5.38%	3.75%	5.97%	8.00%	11.51%	9.00%
2024 Q3	4.25%	5.51%	3.75%	6.14%	8.00%	11.45%	9.00%

Source: NCUA 5300 Call Reports, Q1 2017 - Q3 2024

[See more](#)

5.5. Example 3

Let's look at an example in the Econ module. Select the Econ module and ask **“Show me federal interest rates for the past 5 years, break down by quarter”**



KR Show me federal interest rates for the past 5 years, break down by quarter

Here are the average federal funds rates broken down by quarter for the past 5 years:

QUARTER	FED FUNDS RATE (%)
2020 Q2	0.06
2020 Q3	0.09
2020 Q4	0.09
2021 Q1	0.08
2021 Q2	0.07
2021 Q3	0.09
2021 Q4	0.08
2022 Q1	0.12
2022 Q2	0.77
2022 Q3	2.19
2022 Q4	3.65
2023 Q1	4.52
2023 Q2	4.99
2023 Q3	5.26

5.6. Error Handling

If you experience any latency (especially noticeable in a very long chat thread), just open a new thread. This is a limitation with all LLMs in general, and a recommended best practice.

If you see any error messages at the bottom of the prompt bar, like the example below please reach out to the Zest team for assistance.

Invalid client id.



10 Questions to Ask LuLu

Use these prompts to get immediate value from LuLu Strategy during your first session. Each question uses your live data.

1. How do our manual override approvals perform vs. model-aligned decisions?

Ask LuLu: What is the 12-month charge-off rate on our manual override approvals vs. algorithm-aligned approvals, broken down by product?

LuLu compares the performance of loans your team manually approved against the model recommendation vs. loans where the decision aligned with the model -- surfacing whether your overrides are adding or destroying credit quality.

Sample Finding: Override approvals show a 3.2% 12-month charge-off rate vs. 0.21% for algorithm-aligned approvals -- a 15x gap that represents a fully controllable credit risk in your portfolio.

2. How does our direct channel compare to indirect on funding rate and charge-offs?

Ask LuLu: Compare our direct and indirect auto channels on approval rate, funding rate, and 12-month charge-off by credit tier.

LuLu breaks down funnel and loss metrics side by side across your origination channels, isolating whether performance differences are driven by credit mix or by structural factors like term length and LTV.

Sample Finding: Your indirect channel shows 1.6% charge-offs vs. 0.9% direct -- driven by loans funding at 14 months longer terms and 16pp higher LTVs at the same credit tier.

3. How much approved volume are we not funding, and where is the leakage?

Ask LuLu: Show me our approved-not-funded volume by channel and credit tier over the past 4 quarters. Which segments have the lowest pull-through?

LuLu surfaces your full approved-not-booked picture -- separating fast funders from slow-tail approvals that expire or walk -- and maps the opportunity by tier and channel.



Sample Finding: Your direct channel has a 15% slow-funding tail -- approvals taking 15+ days to book. That is recoverable pull-through concentrated in your best credit tiers.

4. Where do we have pricing headroom by credit tier?

Ask LuLu: What is our average funded APR by credit tier and product? Where are our pricing tiers non-monotonic relative to observed risk?

LuLu maps your funded APR against actual loss rates by tier, flagging where you are under-pricing risk or leaving spread on the table -- and estimating the annual dollar opportunity.

Sample Finding: Your pricing is non-monotonic in tiers 6-8 on credit cards, and auto Tiers 3-4 are priced below their observed loss rates. Estimated annual headroom: \$18M+.

5. Which credit tiers are driving the most charge-off dollars?

Ask LuLu: Show me charge-off dollars by credit tier and product over the last 2 years. Which tier and product combinations have the highest loss concentration?

LuLu cross-tabs your loss dollars against funded volume by tier to surface disproportionate concentrations -- and can model the impact of PTI or LTV overlays on those specific segments.

Sample Finding: Auto Tiers 4-5 represent 36% of charge-off dollars on 19% of funded volume. A combined PTI+LTV overlay on these tiers could reduce annual losses by \$6-8M.

6. What are our top policy knockouts and how much opportunity do they suppress?

Ask LuLu: What are our top decisioning knockouts by volume? How do those declined applicants perform on proxy loans at other institutions?

LuLu identifies your highest-volume policy cutoffs, then uses reject inference to estimate how many of those declined applicants went on to perform well elsewhere -- quantifying the opportunity cost of each rule.

Sample Finding: Your minimum score knockout suppresses 79% of declines. Of those applicants, 93% obtained loans elsewhere and performed within acceptable loss ranges.



7. Of our denied applicants, how many went on to perform well elsewhere?

Ask LuLu: For applicants we denied in the past 12 months, what percentage obtained loans at other institutions and how did they perform?

LuLu runs reject inference on your denied population using proxy loan performance data, separating truly risky declines from creditworthy applicants your policy is turning away -- and sizing the dollar opportunity.

Sample Finding: 94% of your denied auto applicants obtained financing elsewhere within 6 months. The largest rescue opportunity is applicants your policy declined but the model scored as creditworthy.

8. Which dealers in our indirect network are driving the most credit risk?

Ask LuLu: Rank our top 20 indirect dealers by 12-month charge-off rate. What structural differences separate our best and worst performers?

LuLu profiles each dealer in your indirect network on volume, charge-off rate, term length, LTV, and credit tier mix -- giving you a data-driven basis for tiering dealers into preferred, standard, or remediation status.

Sample Finding: Your 5 highest-risk dealers average 4.2% charge-offs vs. 0.4% for your top 5. They fund at 13 months longer terms and 17pp higher LTVs at the same credit tier.

9. What is our adverse impact ratio across products and demographics?

Ask LuLu: Show me our adverse impact ratio by product and protected class for the most recent calendar year. Where are we below 0.80?

LuLu calculates your AIR at the product level and flags any demographic where your approval rate for a protected class falls below 80% of the control group -- surfacing regulatory exposure before your exam.

Sample Finding: Your auto AIR for Black applicants is 0.63 -- below the 0.80 threshold. Credit card shows a similar pattern. Both products require immediate root-cause analysis and a monitoring program.



10. Where are our biggest concentration risks by geography, tier, and loan structure?

Ask LuLu: Show me our top concentration exposures by geography, credit tier, and loan structure -- including LTV band and term length distribution.

LuLu surfaces your portfolio concentration stack across all three dimensions, stress-testing exposure against market-specific scenarios and flagging where board-level concentration limits may be appropriate.

Sample Finding: 89% of auto funded dollars are in 2 states. Tier 1-2 alone is 71% of auto balances. 40% of auto volume is on terms 75+ months -- meaningful structural risk in a rate or economic shock.



Reports to Run

LuLu Strategy includes pre-built report templates that generate immediately against your data. Run these in your first week to get a comprehensive baseline picture.

Report Name	What It Shows	Best For
Monthly Business Review - All Products	End-to-end monthly view of lending performance, risk, and operations across all consumer products	CLO, VP Lending
Auto Monthly Business Review	Auto loan application performance, funnel stages, key metrics, and early risk signals	VP Lending, Credit Risk
Quarterly Business Review: Auto	Auto QBR covering score stability, funnel trends, automation lift, and ROI vs. peers	CLO, Board
Auto Loan Delinquency Investigation	12-month analysis of funded auto loans that went 60+ days delinquent, with risk drivers	Credit Risk, CLO
Approval Expansion Opportunities	Analysis of denied applicants to spot low-risk segments for safe approval expansion	VP Lending, Underwriting Mgr
Cumulative Charge-off and Delinquency by Annual Vintage	Vintage analysis of delinquency and charge-offs, comparing risk buildup across loan cohorts	Credit Risk, CFO
Auto Unfunded Analysis	Approved-not-funded and declined apps -- traits, booking trends, and missed volume	VP Lending, CLO
Quarterly Underwriter Performance Analysis	Underwriter efficiency, decision patterns, speed, and linked 12-month delinquency outcomes	Underwriting Mgr, CLO
Fair Lending Business Justification	Data-driven analysis of demographic vs. control group approval gap, comparing risk drivers and early performance outcomes	Compliance, CLO



Your 90-Day Plan in LuLu Strategy

Week	Goal	Action
Week 1	Orient to your portfolio	Run Monthly Business Review - All Products and Auto Monthly Business Review. Ask LuLu Q1, Q2, Q3.
Week 2-3	Assess credit quality	Run Auto Loan Delinquency Investigation and Cumulative Charge-off and Delinquency by Annual Vintage. Ask LuLu Q4, Q5.
Week 4	Understand your funnel	Run Approval Expansion Opportunities and Auto Unfunded Analysis. Ask LuLu Q6, Q7.
Week 6-8	Review underwriting and product mix	Run Quarterly Underwriter Performance Analysis and Personal Loan Sub-Type Analysis. Ask LuLu Q8, Q9.
Week 8-12	Share insights with leadership	Run Quarterly Business Review: Auto. Export your top 3 findings, add commentary, and share with your CLO or board.

Pro Tip: Turn your most-asked questions into LuLu reports. Your Customer Success contact can help you set up recurring scheduled reports so insights land in your inbox automatically.