



Thursday, September 28, 2023

1:00 PM – 4:00 PM EST

[Zoom Meeting](#)

1:00 PM – 1:15 PM

Welcome / Opening Remarks

1:15 PM – 2:30 PM

From Paper to Pixels: Transforming Finance with Digital Lending Solutions

This engaging presentation delves into the disruptive realm of digital lending, exploring its transformative impact on the financial landscape. From revolutionizing borrower experiences through streamlined online platforms to harnessing data analytics and automation for efficient loan processing, this talk unpacks how digital lending solutions are reshaping traditional financing paradigms. Addressing inclusivity, risk management, and future trends, the presentation offers a comprehensive insight into the pivotal role digital lending plays in promoting financial accessibility, enhancing decision-making, and propelling the financial industry toward a technologically advanced and customer-centric future.



Will Sneed, SVP, Lender Partnerships, LendKey

Will leads LendKey's lender partnerships team where he helps clients to execute profitable digital lending and capital distribution strategies. Will joined LendKey as one of the first employees where he served as a business analyst and later manager. Prior to rejoining LendKey in 2012, Will served as a sales executive in the logistics and transportation sector. Will has been instrumental in creating LendKey's partnerships throughout the financial services industry and growing their client base of community banks and credit unions. He holds a Bachelor of Business Administration in Real Estate and Mortgage Finance with a minor in Economics from Mississippi State University."

2:30 PM – 2:40 PM

Break

2:40 PM – 3:55 PM

Recapture in a Raising Interest Environment

Recapture and refinancing pose a significant challenge in a rising interest environment. Loans that consumers got even 9 / 12 / 18 months ago were at lower interest rate levels. Consumers are more rate-sensitive than ever which has shifted their mindsets. We are now seeing consumers explore refinancing immediately after getting a loan because the rates they got on their original loans are perceived to be disproportionately high. The good news is consumers are comparing the structurally lower credit union rates with commercial lenders rates — this is where you will gain members and movement! This session will focus on how to successfully recapture debt in a rising interest environment. Clutch can help turn your credit union into a fintech, helping members and nonmembers apply for auto loans, personal loans and credit cards.



Nicholas Hinrichsen, *CEO/Co-Founder, Clutch*

Nicholas Hinrichsen, Stanford MBA and FinTech entrepreneur, sold his last company to Carvana.com in 2017. After staying with the digital car retailer for 3 years, Nicholas and his business partner Chris Coleman left to start Clutch.

Clutch uses AI and hundreds of API integrations to build state of the art Point of Sale software applications that turn recapture on auto-pilot. With \$41M in Venture Capital funding from Andreessen Horowitz, CMFG Ventures and Curql amongst others, Nicholas and his co-founders turn Credit Unions into FinTechs and help the non-profits dominate consumer lending.

3:55 PM – 4:00 PM

Closing Remarks

4:00 PM

Adjourn