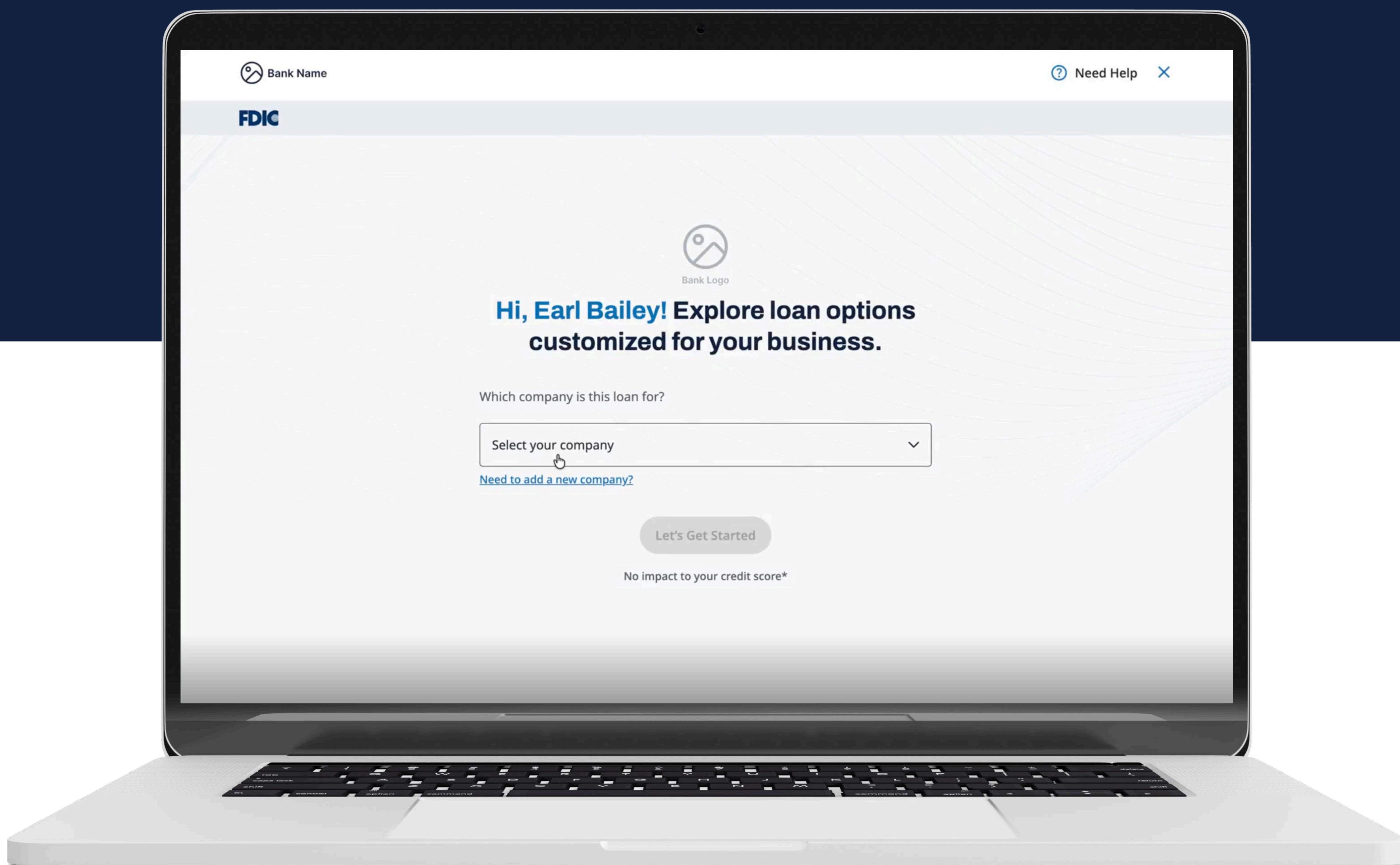


B K R H / L L

UN/FY™ DIGITAL SMALL BUSINESS LENDING

LEND BETTER. LEND FASTER.
LEND MORE.



MAKE LENDING WORK FOR EVERYONE

A business owner submits a loan application at 10 a.m. and hears back by lunch. No back-and-forth, no confusion, no bottlenecks. With Baker Hill's Digital SMB, that's not a vision — it's a reality.

This fully digital, AI-powered lending experience is built for lenders ready to move fast without compromising accuracy. It eliminates friction, accelerates decisioning, and delivers a smarter path to deeper customer relationships.

KEY FEATURES

- **Guided Application Flows:** Adaptive, pre-filled paths reduce abandonment and ease completion.
- **Smart Loan Builder:** Embedded cash flow analysis and payment calculators.
- **Intelligent Documents:** AI-powered data extraction and automation eliminate manual entry.
- **Real-Time Banker Dashboards:** Track application drop-offs and proactively re-engage.
- **Pre-Integration with Core Banking:** Speeds up onboarding and decisions.

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UN/FY™ DIGITAL SMALL BUSINESS LENDING

POWERED BY DATA POND

Baker Hill's Data Pond™ architecture continuously pulls, enriches, and activates borrower and institution data from your core and trusted sources. That means faster pre-fills, cleaner applications, and decisions backed by clarity — not guesswork.

It's how your teams move from reaction to precision. And how your borrowers go from application to funding — faster, easier, and more confidently.

BENEFITS AT A GLANCE

Here's how UN/FY delivers real-world wins — for your team, your customers, and your bottom line.

- Accelerates decisioning without sacrificing accuracy.
- Creates a frictionless experience that customers actually enjoy.
- Drives efficiency across the credit lifecycle.
- Enables banker- or customer-led journeys on any device.
- Reduces abandonment. Captures more qualified applicants.

WHY IT WINS

Your teams get a full view. Your customers get a guided path. Together, it means faster lending, better outcomes, and deeper relationships.

Integration Highlight

Plug directly into Baker Hill's Digitally Integrated LOS. Bi-directional sync ensures complex cases don't fall through the cracks.

Grow Deposits Too

Gamified "Unlock Your Best Rate" tools drive new money alongside credit wins.

READY TO MODERNIZE LENDING?

Turn every application into an opportunity. Let's build a lending experience that's faster for your team — and easier for your borrowers.

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Baker Hill is the leading provider of lending technology for banks and credit unions across the United States. Each month, financial institutions use Baker Hill's platform to process over \$7 billion in loan originations. With trusted fintech innovation, AI-enabled automation, and deep banking expertise, we help institutions Lend Better, Lend Faster, and Lend More™.

We're more than a platform. We're your partner in building stronger communities through smarter banking. Visit www.bakerhill.com to learn more.