



VENDOR GUIDE

A TRUSTED, CREDIT UNION-OWNED
FINANCIAL ADVISOR AND PARTNER
SINCE 2000.



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Who Is GSG?

Gateway Services Group (GSG) is a credit union-owned Credit Union Service Organization (CUSO) delivering management and advisory expertise across checking enhancements, insurance, investment programs, loan participations, and SERPs. Our people are career credit union advisors and operators who have sat where you sit, so our solutions fit seamlessly into your strategy, culture and risk posture. We combine seasoned judgment with practical execution to strengthen member relationships and improve program performance.



Our Process

Here's how we build customized credit union solutions that can help elevate your institution:

Listen: Work to understand your unique goals, constraints and membership



Access: Collaborate to conduct data-driven reviews to reveal wins and risks



Execute: Dedicated teams lead rollout, training and ongoing support



Measure: Examine clear KPIs, regular reporting and continuous improvements

“Through the expert guidance of GSG, our Investment Program will have a 125% increase in performance year over year.”

– Doug Ferraro, CEO, Bellco Credit Union

GSG Snapshot

- Serving more than 100 credit union clients
- Over 30 dedicated professionals across Denver, San Diego, Tucson and Washington, D.C.
- Decades of leadership in insurance, investments and lending
- Secure, compliant processes and documented governance

Management Team



R. Scott Jentz

Founder, President and CEO



Judith E. Sandberg

Executive Vice President



Cynthia Pollard

President, Investment
Program Management



Olivia Millrad

Director of Program Resource
Center



Michael F. Newbury

Chief Financial Officer



Kees Woudenberg

CFS Director of Product
management and Sales

“Managing investment services inside a credit union presents a multitude of challenges including brand awareness, technology, staffing and shrinking margins. In order to be profitable in this line of business, driving growth in sales as well as reducing costs must be top priorities. Completing a Program Assessment engagement with GSG helped us to streamline our organization and focus our resources on improving the business model which ultimately led to an increase in profitability and more efficient operation. Having an unbiased opinion from a trusted third party like GSG was very helpful.”

– Jeff Meshey, President & CEO, Desert Financial Credit Union

Our leadership team is an experienced group of dedicated credit union advisors, deeply invested in the growth and success of our partners. Guided by our core values—Commitment to Strategy, Passionate Advocacy, and Unmatched Expertise—they deliver clear guidance and practical, actionable insights tailored to each credit union’s goals, membership and risk posture.

Services | Check Enhancement Program

Our credit union checking enhancement program is specifically designed to enrich your members' banking experience and set your credit union apart from the rest. We'll help you provide members with practical benefits designed for real-life needs.

The Goal: Turn everyday checking into everyday value members actually use.

The Outcomes: Deeper engagement, stickier relationships, primary institution status.

Program Highlights

- Lifestyle benefits members understand and enjoy
- Protection and insurance solutions for added peace of mind
- Health and wellness resources
- Shopping/retail savings; travel and entertainment discounts
- Financial wellness tools and emergency assistance
- Family protection benefits

Why Enhance Your Checking Program with GSG?

MEMBER-CENTRIC
BENEFITS DESIGN

DATA-DRIVEN PENETRATION
AND USAGE TARGETS

COMMUNICATION TOOLKITS
AND STAFF TRAINING

ONGOING REPORTING AND
OPTIMIZATION

Let's Double-Check Your Checking

Ready to elevate your credit union insurance solutions and strengthen member relationships? Contact us to set up a free consultation and see how GSG's personalized approach can enhance your insurance offerings.

gsgllc.com | info@gsgllc.com | (800) 915-1004



Services | Insurance

Set up your credit union to provide members with competitive, comprehensive insurance coverage through GSG's expertly managed credit union insurance programs. Our relationships ensure access to the best coverage and most attractive rates available.

The Goal: Competitive insurance solutions with better guidance and simpler processes.

The Outcomes: Higher satisfaction, stronger retention, non-interest revenue.

Program Highlights

- Multi-carrier marketplace (access to 12 underwriters)
- Comprehensive coverage and best-rate matching for members
- Professional guidance and seamless integration
- Simplified, member-friendly application process

Conduct an independent Insurance Review for optimal Performance:

PENETRATION ANALYSIS AND GROWTH PLAN

PRODUCT CHECK (ARE OFFERINGS CURRENT AND COMPETITIVE?)

CONTRACT AND PRICING EVALUATION (NEGOTIATE FOR BETTER VALUE)

STAFF ENABLEMENT AND TRAINING

Transform Your Insurance Offerings

Ready to elevate your credit union insurance solutions and strengthen member relationships? Contact us to set up a free consultation and see how GSG's personalized approach can enhance your insurance offerings.

gsgllc.com | info@gsgllc.com | (800) 915-1004



Services | Investment



GSG's dedicated team specializes in delivering comprehensive, customized investment programs designed specifically for credit unions. In fact, credit unions partnering with GSG consistently realize increased profitability, enhanced efficiency and measurable growth.

The Goal: Improved investment program that combines traditional advisory and modern digital tools.

The Outcomes: Stronger profitability, compliance confidence, modern member experience.

Modern Digital Investment Solutions

- White-label, mobile-first experience with customized mobile app and web platform
- Automated advisory (robo) and self-directed trading (stocks/ETFs/mutual funds)
- Goal-based tools, education and enterprise-grade security/compliance

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Full-Service Program Management

GSG's experienced advisors consistently rank in the top 10% of their peers, and they can help maximize your investment program's profitability with full-service management solutions.

- OSJ and operations management
- Advisor recruitment, coaching and team development
- Budgeting and marketing support

GSG's Proven Strategic Investment Program Assessment Includes:

**BROKER/DEALER RELATIONSHIP
REVIEWS**

**EXPENSE STRUCTURE
EVALUATION**

**PERFORMANCE METRIC
ANALYSIS AND PRODUCT MIX
OPTIMIZATION**

**STAFF ENABLEMENT AND
TRAINING**

Maximize Your Investment Impact

Ready to elevate your credit union investment program? Schedule a complimentary consultation with GSG and discover how our tailored strategies can significantly enhance your investment services and member satisfaction.

Services | Loan Participation

Strengthen your lending strategies through our comprehensive services. Whether you're interested in buying or selling participations, our team will ensure a smooth experience across both commercial and consumer lending portfolios.

The Goal: Strengthen commercial and consumer lending strategies.

The Outcomes: Portfolio diversification, balance sheet optimization, seamless transactions.

Since 2010, we've successfully facilitated over \$2 billion in loan participation transactions

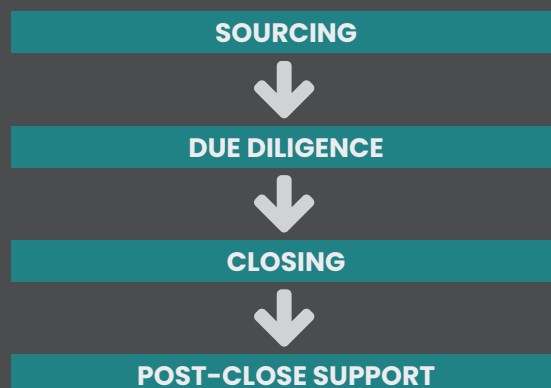
Commercial

- Commercial Real Estate
- Healthcare
- Energy Sector
- Franchise

Consumer

- Residential Real Estate Pools
- Direct/Indirect Auto
- Solar
- RV/Recreational

Loan Participation Process:



Elevate Your Loan Participation

Contact GSG to learn more about strategic loan participation opportunities and discuss how we can support your credit union's goals.

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Services | Supplemental Executive Retirement Plans (SERPs)

GSG specializes in designing and managing customized supplemental executive retirement plans (SERPs) that give credit unions a critical competitive advantage in attracting, rewarding and retaining their most valuable leaders.

The Goal: Retain leadership with plans designed to be efficient, durable and board-ready.

The Outcomes: Gain a recruiting edge, greater tax efficiency, higher current yields.

We Provide:

- Plan design and implementation aligned to culture and budget
- Independent, fiduciary-minded guidance
- Advanced modeling and benchmarking
- Administration and participant support
- Complimentary design and funding audits

Proven Funding Strategies:

CASH-EFFICIENT APPROACHES (INCLUDING CORPORATE-OWNED LIFE INSURANCE) WHERE APPROPRIATE

OPTIONS TO ENHANCE YIELD WITHOUT SACRIFICING SAFETY OR LIQUIDITY

Strengthen Your Executive Retention Strategy

Schedule a free consultation with us to explore how our SERPs can significantly enhance your credit union's executive compensation approach.

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Key Performance Indicators

GSG By the Numbers:

- We have worked with 100+ credit unions and related organizations
- GSG generates more than \$5.5 million in annual revenue
- More than 30 dedicated professionals in Denver, San Diego, Tucson and Washington, D.C.
- >\$3 billion in assets under management
- We average 30% net returns on credit union investment programs
- We've achieved 40% assets under administration penetration rate in established programs
- 10% cost savings compared to traditional wealth management
- More than 50 years of combined lending experience



- Closed loan sales eclipse \$2 billion
- 90% executive retention rate
- 70% pre-retirement income replacement
- 10% employee benefits cost savings



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