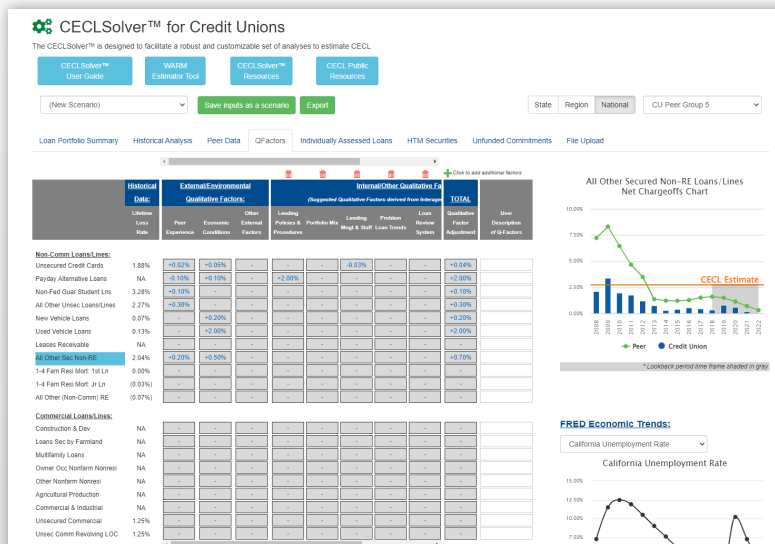


# CECLSolver® for Credit Unions:

The easy-to-use, affordable tool that meets regulator guidance.



QwickRate®

“We received glowing reviews from the NCUA examiners about the QwickRate CECLSolver product. They really liked how easy it was to follow, and they had no further questions!”

— Kathy Lewis, VP of Finance, Universal 1 Credit Union

## Get a **TOUR** of the CECL tool that offers **BIG** advantages.

- **Affordable for all credit unions** – Get CECL ready without making a heavy up-front investment.
- **Built to regulators' expectations** – Meet the new accounting standard using the tool that is directly based on regulator guidance.
- **Practical, yet comprehensive** – Take needless complexity out of becoming compliant.
- **Easy to implement, use and maintain** – Develop expert loss estimates and prepare reports simply by editing a template, all with a tool that's highly efficient for your staff.
- **Hugely helpful** – Perform CECL analysis that's very informed, defensible and sufficient.
- **Data handling done for you** – Let us aggregate the data and calculate your Weighted Average Remaining Maturity for your portfolio (if desired).
- **Graphical results** – New loan graph feature visualizes your expected reserve versus your past experience.

Save yourself from endless work and frustration! Follow guidance from the regulators:

“...the agencies expect **most smaller and less complex institutions will not need to adopt complex modeling techniques to implement [CECL].**”

December 19, 2016 NCUA.gov / Regulation and Supervision/ Letters to Credit Unions and Other Guidance

Unhappy with your current CECL solution? **Get a tour of CECLSolver.**

**Call 800.285.8626 or email [info@qwickrate.com](mailto:info@qwickrate.com).**



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