



# Fintech Solutions from QwickRate.

*Simple, practical and affordable solutions for banks.*

For over 30 years, QwickRate has provided community banks with fintech solutions that are practical, easy to use and affordable — generating huge time savings and efficiencies. Arming your teams with these technologies has never been more critical. They'll help you keep customers intact, keep growth on track, and keep competitors behind you. You won't have to pay the exorbitant prices some vendors charge, or need to hire others (consultants, accountants, etc.) to assist. Instead you'll be working with a single company — one that's known for awesome customer service.

Designed to help you solve tough challenges . . . with less work.



IntelliCredit's game-changing credit intelligence and loan review solutions take a new, more effective approach to detecting and managing credit risk.

## Cloud-Based Applications

### Portfolio Analyzer

Now you can simply go online for insightful, thorough analysis of your credit portfolio and loan data — to detect risk as it emerges.

- **Quickly identify hotspots** by loan type, industry and other subsets.
- **Write your own credit script** before regulators do it for you.
- **No more building reports**, doing spreadsheets, hiring consultants.

### Smart Loan Review™

Revolutionary solution expedites the entire loan review process, making it accessible, simple, organized — and fast.

- Streamline all loan review efforts, both **internal and external**.
- Benefit from **real-time exception monitoring and clearing** that save teams enormous amounts of time.

## Loan Review Services

### Smart Loan Review™ Service

IntelliCredit Experts efficiently perform a thorough loan review and your team benefits from our proprietary technology.

- **Delivered by career credit experts** with years of experience in credit risk.
- **Minimize staff disruptions** as our Smart Loan Review technology provides anytime access to materials, reports and more.

*No installation. No software integration.*

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Powerful online insights and regulatory tools enable bankers to easily stay on top of their performance, research competitors and satisfy examiners. Get all of this from one subscription and one vendor — with no work on your part. Empower your team!

- **Multiple public data sources** such as bank and holding company call reports, M&A transactions, SEC filings, etc.
- **Interactive bank research** on all U. S. banks, holding companies and credit unions presented in a format that's easy to use and understand.
- **Bank & peer performance** analysis and benchmarking tools include your bank's financial snapshot, performance and credit matrices, PeerWatch Trends Reports, etc. For samples, email [info@qwickrate.com](mailto:info@qwickrate.com).
- **Regulatory compliance tools** such as the practical CECLSolver™, Credit Stress Test, Liquidity Risk Report and Industry Credit Research that are designed to help you simplify meeting examiner expectations.
- **Industry news** and updates from regulators, FRED and the banking industry are available on your home page.
- **Ultimate flexibility** ranges from customized peer groups, to extensive analytics and reports, to the Excel Add-In Tool for unlimited custom analysis.



The premier non-brokered CD Marketplace for funding and investing enables banks to satisfy immediate liquidity needs and diversify funding sources — primary and contingency.

- Make **direct online connections** to over 3,000 institutional subscribers.
- Rely on a Marketplace that's been supporting community banks for **over 30 years**.
- **Expand both your deposit base and lending capacity** with a ready, non-brokered source.
- Take advantage of **investing and funding opportunities** with a single subscription.

See how easy it is to work more efficiently.

Schedule a tour of our solutions at [qwickrate.com](http://qwickrate.com) or call **800.285.8626**.

