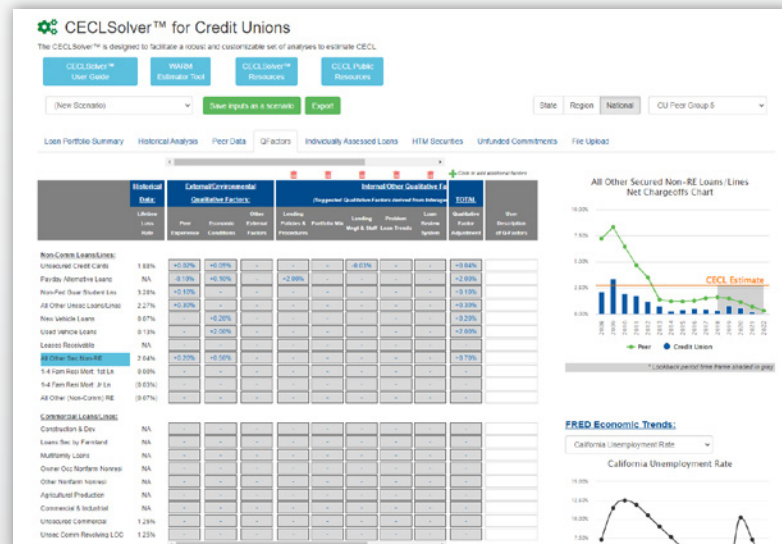


# CECLSolver™ for Credit Unions:

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



QwickRate®

"I gave our auditors and the examiner my package of reports prepared with CECLSolver and explained my methodology for determining our WARM calculations. Thank you again for providing such an easy to use solution!"

— Kathy Briggs, CEO, The Family First Federal 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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