

# Technology That's Mission Critical and Right for the Times



For community banks, 2020 has caused an abrupt shift in business priorities, bringing unexpected interruptions and prompting bankers to pivot their focus, all while still preparing for critical concerns such as shoring up liquidity and tightly managing performance and portfolio credit risk.

**QwickRate® has been helping community banks address challenges like these for decades** by creating time-saving solutions, typically only available to bigger banks, and making them affordable and easy to access. **QwickRate's IntelliCredit™, QwickAnalytics® and CD Marketplace** solutions are helping bankers use technology to navigate today's unprecedented situation.

## Focusing on emerging credit risk

**The IntelliCredit™ Portal** is an innovative solution that helps banks execute top-to-bottom credit risk management to keep abreast of their portfolio's health. Its **Portfolio Analyzer** provides comprehensive data analysis that enables bankers to visualize and detect credit degradation at both the individual loan and portfolio levels. There's also **Smart Loan Review**, which brings efficiency and affordability to the loan review (internal or external) process. In the current environment, the IntelliCredit Portal is a vital tool — **automatically linking loan review findings to real-time portfolio analysis** and helping to **track and manage COVID-affected credits**, PPP loans and SBA program loans.

## Staying on top of performance, improvements and regulators' expectations

It is now essential for banks to have data and analysis at their fingertips in order to evaluate strategies and drive decisions. **QwickAnalytics®** delivers access to powerful tools — including CECLSolver™ and Credit Stress Test — and an extensive array of robust data that give banks the ability to simplify processes such as performing **bank research**, assessing the competition, benchmarking their peers and meeting examiner expectations. A 3-month free trial is available to members of NJBankers.

## Adding non-brokered CD funding

Since the great recession, historically low interest rates have given businesses an incentive to incur more debt and tap existing credit lines. As a result, community banks have focused on keeping diversified funding sources at the ready. With more than 3,000 institutional subscribers, the QwickRate CD Marketplace has served as a dependable source of non-brokered institutional funding and investing for over 30 years — helping banks across the nation to fund local lending opportunities, **better manage liquidity**, and **gain higher CD investment yields**.

Throughout the ebb and flow of changing economic conditions, QwickRate has offered community bankers a growing family of technology solutions to serve their best interests. For more information or to request your free trial of QwickAnalytics, contact Melissa Wallace at [melissa.wallace@qwickrate.com](mailto:melissa.wallace@qwickrate.com) or 800.285.8626.

