

Independent Banker

REPORT
STATE OF THE
AMERICAN
SMALL BUSINESS

APRIL 2021
independentbanker.org



Bob Fisher



Brad Bolton



Russell Laffitte



Rebeca Romero Rainey

CLOSING THE DISTANCE

Online or in person, the **2021/22 ICBA executive committee** is ready to tackle challenges and grab opportunities.

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Greg Deckard



Tim Aiken



Noah Wilcox

21:22



HOW TO BUILD YOUR BANK'S LEGAL BENCH

The experts you need on speed dial

RECREATIONAL LENDING OUTLOOK

Will the boom continue or fizzle out post-COVID?



IntelliCredit™
A division of QwickRate



Game-changing credit intelligence and loan review solutions.

by David H. Ruffin, Principal, IntelliCredit™

While our industry ended 2020 with sound credit metrics, regulatory relief and fiscal stimulus programs have masked underlying credit issues of our Main Street borrowers still coping with a COVID-induced recession.

Given these realities, banks shouldn't have to endure the inefficiencies of a decades-old loan review process and laborious spreadsheet analysis. They need faster, more effective tools to uncover risks lurking across their portfolio and in individual loans — before emerging deterioration grows into loss.

IntelliCredit: The simple, efficient way to detect and manage credit risk

Built by banking credit experts, IntelliCredit's cloud-based loan review and credit intelligence solutions help management teams address these challenges. They provide banks easy and affordable ways to benefit from credit insights, streamlined loan reviews and huge time savings — which are just some of the reasons why IntelliCredit is a Preferred Service Provider solution of the ICBA. Getting started is easy; no installation or software integration required.

Portfolio Analyzer: Easily uncovering risk hotspots to minimize losses

Eliminate the need to be a spreadsheet guru, even in the C-suite. Portfolio Analyzer delivers insightful credit intelligence on your bank's portfolio to your entire team. Isolate emerging risk pockets by rapidly

“We believe the IntelliCredit team has put together the most innovative, efficient and affordable credit review process we've seen. It certainly helps that they've developed this solution using their deep credit experience working with community bankers.”

Ed Cooney
Chief Executive Officer,
Affinity Bank

drilling down to detect troubled credits. Reduce risk uncertainties by identifying unique characteristics and risk trajectories in various portfolio

subsets. And write your bank's credit risk profile script — before regulators do it for you!

Smart Loan Review™: Immediate, paperless, meeting-less efficiency

IntelliCredit moves a completely revamped loan review model online, where an expedited process saves untold hours. This leap enhances both internal and external reviews by enabling extremely productive collaboration (real-time exception monitoring and clearing, for example) without endless meetings. Push-button deliverables and reports supply added benefits.

Smart Loan Review Service: Career credit experts + exceptional technology

In addition to its cloud-based technology, IntelliCredit also performs loan review services for banks. Your bank benefits from both our experience and the advantages of IntelliCredit's unique solutions during a thorough and efficient process that optimizes staff time, reduces operational disruptions, and involves fewer resources.

David Ruffin is principal of IntelliCredit™, a division of QwickRate®, and has extensive credit experience in the financial industry.

See what practical, affordable and intuitive solutions can mean to your bank.
Contact us at 919.741.8859, or schedule a demo at www.IntelliCredit.com.