IntelliCredit™
A division of QwickRate

Game-changing credit intelligence and loan review solutions.
The simple, efficient way to detect and manage credit risk.

Credit risk and stressed loans are going unseen and unchecked — and **banks can't rely on decades-old loan review processes, clumsy technology and manual spreadsheets to spot worsening credit quality.** But you CAN count on IntelliCredit.

Easily benefit from credit insights, streamlined loan reviews and big time savings with online solutions built by banking credit experts. IntelliCredit helps uncover credit problems as they emerge, saving loads of work — while improving intelligence, transparency and outcomes.

IntelliCredit: Intuitive. Practical. Affordable.

Gain technology and expertise normally available only to large organizations, without paying exorbitant fees to vendors, consultants, accountants and other third parties.

Cloud-Based Applications		Loan Review Services
Portfolio Analyzer Delivers insightful analysis of your portfolio and loan data so you can detect risk earlier and write your own credit script — before regulators do it for you	**Smart Loan Review™** Revolutionary online solution expedites internal and external loan review processes, making them simple, organized — and incredibly fast	**Smart Loan Review™ Service** IntelliCredit experts conduct a thorough, efficient loan review — and you benefit from the use of our proprietary technology

No installation. No software integration.
Plus other great advantages.

- **Built-in expertise** – designed by credit specialists who know your job firsthand

- **Real-time collaboration** – enhances visibility and speeds action

- **Huge time savings** – less work, faster intelligence, shorter loan reviews

- **Unlimited users** – one affordable subscription empowers your whole team

- **Push-button reporting** – no need for manual tracking or spreadsheet gurus

Portfolio Analyzer

Cloud-Based Application

Quickly access insightful analysis of your bank's credit portfolio and individual loans. Our credit experts have done all the hard work, so you can easily bring credit intelligence to your entire team.

- **Automatically uploads your core system data**, turns it into real-time portfolio analysis, trends, charts, graphs, visuals, reports
- **Identifies hotspots in portfolio subsets** such as industries, loan types, collateral, etc.
- **Enables drill down to loan-by-loan data** and loan-status insights comprising all findings
- **Provides qualitative/quantitative** tracking and monitoring of risk in COVID-affected, PPP, other loans
- **Instantly creates management/board reports** AND any number of ad-hoc reports via the custom query tool

"This is the **most substantive and efficient loan review** I've experienced in my entire career."

**Michael Johnson,
Chief Credit Officer,
Dogwood State Bank**

Smart Loan Review™

Cloud-Based Application

IntelliCredit completely revamped the industry's antiquated review process with a solution that makes it simple, organized, trackable and easily repeatable. Fast.

- **Entire loan review process is automated** for end-to-end efficiencies
- **Designed by experts** with hands-on knowledge of what you do
- **Support for both internal and external** review teams — and all online
- **Smarter sampling** based on your criteria rather than random selections
- **Real-time exception monitoring and clearing** that slash review durations
- **Web templates for push-button deliverables,** *i.e.*, loan write-ups, sample assessments, grade-change summaries, exceptions, etc.
- **Comprehensive** loan review and summary reports

Smart Loan Review™ Service

Loan Review Services

IntelliCredit's career credit experts will conduct a thorough and efficient loan review — using our proprietary technology — so you get the benefits of our experience and exceptional tools.

- **Brings you the knowledge of specialists** who have led thousands of loan reviews
- **Gives your team access to our Smart Loan Review App** for easy collaboration
- **Enables real-time exception monitoring and clearing** that allow teams to post, comment on, validate, clear and track exceptions — amazing time saver!
- **Optimizes staff time and work** as faster loan reviews reduce disruptions, involve fewer resources

IntelliCredit™
A division of QwickRate

ICBA PREFERRED SERVICE PROVIDER®

Schedule a demo today. See how easy it is to minimize credit surprises.

To learn more about IntelliCredit's game-changing solutions, call **800.285.8626** or visit **www.intellicredit.com**