



Go Places

experience a unique approach to your credit union's balance sheet and investments

Imagine a world... in which the financial strength of your credit union was also your broker's priority, and your needs were matched with suitable, well-planned solutions. Balance Sheet Solutions' unique approach to working with credit unions cannot be easily replicated. The financial wellbeing of our clients is more than selling the next bond. It involves understanding the symmetry of your credit union's assets and liability structure for the best fit in services - and the best route to take.

Whether your needs are in security selection, ALM modeling or perhaps advisory services – full investment advisory to individualized consulting services are available through Balance Sheet Solutions.

- Broker/Dealer Services
- Investment Advisory Services
- ALM / Risk Modeling Suite of Services

BROKER/DEALER SERVICES

Balance Sheet Solutions has a partnership approach to investment services. Our registered representatives work with you to understand your credit union's needs and identify customized solutions, from marketable securities to brokered CDs to other options. As a broker/dealer corporate credit union service organization (CUSO), we have years of commitment to credit unions.

Balance Sheet Solutions is a provider of solutions on both sides of the balance sheet. We possess a unique blend of expertise including former investment managers, former bank and credit union executives,

CFA charterholders on staff, and a team with deep capital markets experience – all working to provide comprehensive solutions for your credit union.

Our goal is to enable your credit union to achieve its investment objectives, balancing your organization's unique risk profile with its policies and income needs. We emphasize an industry-leading approach to portfolio management, focusing on total-rate-of-return analytics to determine relative value, various investment strategies and the security selection process.

Continued on back...

INVESTMENT ADVISORY SERVICES

The **Investment Advisory Services** of Balance Sheet Solutions offer industry-leading techniques in investment advisory practices and services to your credit union. These services assist your institution in optimizing its risk analytics, benchmarking, portfolio performance and balance sheet management with customized analysis.

The Investment Advisory Service team recognizes that the challenges credit unions face are best understood by people who have experienced similar challenges first-hand. Our leadership team is comprised of industry innovators who possess the experience and the credentials necessary to assist credit unions in these complex areas.

Our Investment Advisory Services provide a detailed policy review; non-maturity deposit analysis using our proprietary Share Sensitivity Analysis Study; sophisticated interest rate risk measurement from our state-of-the-art ALM model; a unique benchmarking process to determine how your credit union's portfolio best complements its balance sheet; complete and easy-to-use Internet-based investment accounting reports; and a rigorous "total return" approach to portfolio management

Our non-discretionary investment advisory means you retain the final word on whether or not to execute each recommended transaction. We do all of the heavy lifting while you take credit for the success!

ALM / RISK MODELING SUITE OF SERVICES

A/L Advanced is an internet-based asset/liability management (ALM) and forecasting solution specifically designed for credit unions and other financial institutions with more complex balance sheets requiring stochastic forecasting. This powerful tool not only provides comprehensive

reports, it also gives users the ability to independently develop and test an unlimited range of strategies from any computer with internet access.

Also, there is an **ALM Services** option for additional in-depth consultative interpretation and delivery in conjunction with the more extensive model sophistication. With our team of balance sheet consultants, you will get meaningful insights into your risk profile coupled with practical alternatives for addressing your individual needs. Our consultants bring years of real world financial institution experience to the relationship. Our consultative approach is founded on this experience, and not on just a theoretical approach to understanding the issues you face each day.

Balance Sheet Solutions has recently added options to our Asset Liability Management services, in order to fulfill the needs of various credit unions.

The service used most often for credit unions with basic, non-complex balance sheets is the **A/L Reporter** service. This provides fundamental risk management reporting for credit unions. This is done by utilizing aggregate assets and liabilities, along with no-growth assumptions, in an asset/liability management model. The resulting reporting identifies interest rate risk. Simulations can be run quarterly or semi-annually.

For more complex balance sheets, the static analytical approach of our **A/L Manager** modeling service provides an accurate and easy-to-understand Asset/Liability Management (ALM) modeling format for measuring interest rate risk. This is done by calculating the impact that changes in market rates have on balance sheet valuation and income statement volatility, in both rising and falling interest rate environments. ★

GET STARTED TODAY

For more information or to arrange an in-depth discussion to explore ways Balance Sheet Solutions can benefit your credit union, contact a **Balance Sheet Solutions** Account Executive, at **888-796-6389**.

