LOGIN

WebEquity
s o l u t i o n s ™

Work smart. Lend profitably.

Imagine one lending solution that streamlines *every type of loan:* Commercial Real Estate, Construction, Commercial & Industrial, Small Business, Agriculture and Consumer.

One solution that's on target with all you need to do.

Complete with tools to manage all loan types which will make you more efficient... more consistent in your lending practices... more successful at managing credit quality and portfolio risk.

One solution available on demand to save you time and money.

Delivering all the benefits of a Software-as-a-Service (SaaS) offering—including no software installation, automatic upgrades and anywhere access—while eliminating IT costs.

One solution that works on your terms with agile flexibility.

Quickly and easily adapting to your institution's unique lending procedures and policies.

This is WebEquity.
The proven leader in on-demand lending software.

Automate the entire lending process
and solve even the most critical lending issues.

Every lending institution is unique.

So are its lending policies, borrowers and loan portfolios. That's why the WebEquity lending software is so unique—unlike any other. It enables you to address all these variables, using one solution that simplifies and unifies all your lending practices.

A single system to manage your lending.

| Meets the Requirements of Multiple Loan Types	Automates Each Step in the Loan Process
• Commercial Real Estate • Commercial & Industrial • Construction • Small Business • Agriculture • Consumer	• Customer relationship management • Credit analysis • Decisioning • Documentation • Workflow • Portfolio risk management • Loan servicing and monitoring

These expansive capabilities set WebEquity apart in the marketplace—and bring quantifiable benefits to our customers. Using our software, your institution can work smarter and make more profitable lending decisions.

User-friendly Interface
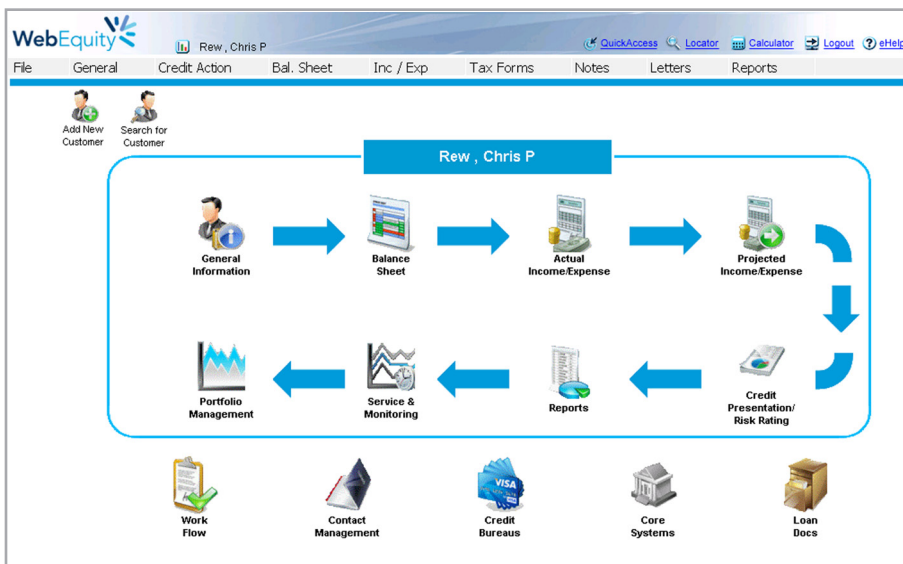
Efficiency rises as WebEquity automates each step of the lending process. The Quick Access graphical interface leads users through all the phases of your lending process. You will realize efficiency and accuracy improvements as the information automatically flows from step to step—from initial customer interaction, to credit analysis and decisioning, all the way to loan servicing, monitoring and ongoing risk management.

Advanced Capabilities

WebEquity offers a wealth of advanced features to further simplify and improve your lending processes, including:

The Risk Management Dashboard— Provide C-level management, loan managers and Board members with invaluable information—including results of portfolio stress tests, sensitivity analyses, risk ratings and loan concentrations.

Open Integration—Benefit from seamless access to the current, accurate loan information your organization needs. WebEquity automates data transfers with your core processor, CRM and legal document systems.

Workflow—Define your lending procedures, assign responsibilities and deadlines, electronically prompt users to take timely action, and let WebEquity keep your loan requests on track. You'll always know the status of approval chain activities.

Document Management—Digitally store information pertaining to a loan decision—from financial statements to photos of collateral—in a single electronic file. Any user or regulator can access loan files online. At the same time, any time.

The Dashboard provides a powerful portfolio risk management tool. Pre-and post- approval stress testing enables you to shock critical factors that could materially affect the risk rating of individual credits or segments of your loan portfolio. This ensures that bank executives are able to continuously monitor your institution's risk exposure.
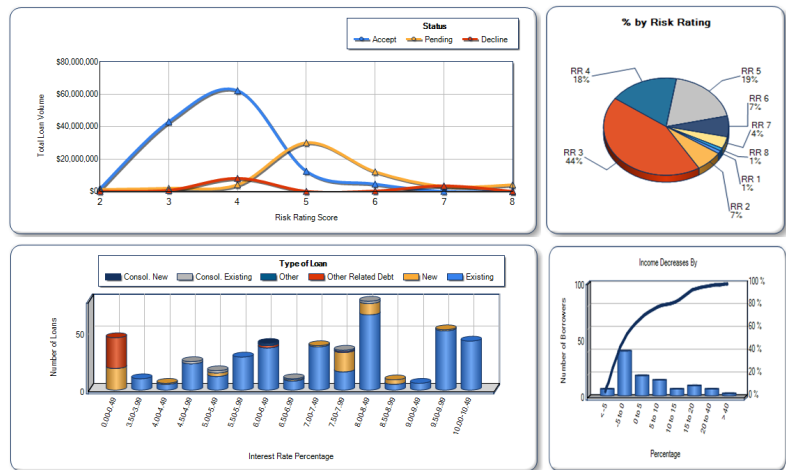
WebEquity helps in all kinds of ways.

Credit quality.

WebEquity provides the information you need to make profitable credit decisions and proactively manage problem loans. Robust financial analysis and flexible risk rating models/scorecards help evaluate diverse types of customer requests—boosting credit quality across all your lending areas.

It also helps minimize risk throughout the credit life cycle—repayment capacity is staying within allowable limits, risk ratings are satisfactory, loan covenants are in compliance and more. You can easily identify if a loan is in jeopardy so you can control exposure at the earliest opportunity.

Uniform lending processes.

It's increasingly critical to have consistent lending practices. WebEquity aids this effort by standardizing the way you assess and approve all kinds of loan requests. Following your procedures, and guiding users through every step, the system ably manages your processes. It allows for data to be input from financial statements, tax forms and other pertinent information sources to ensure proper approvals and authorizations are obtained and exceptions are tracked.

Standardized credit presentations.

Credit presentations and decisioning forms can be standardized too. They'll contain all the supporting information needed for proper judgment calls. And decision makers can simultaneously access the forms via the Web to accelerate approvals.

Portfolio risk management.

Imagine having the visibility and tools to measure and manage your institution's risk exposure—at a single loan level, in a portfolio segment, and the portfolio as a whole. WebEquity's centralized loan database helps make this possible. Powerful reporting makes it easy, giving you the intelligence to head off potential problems before they harm your loan portfolio.

The WebEquity Risk Management Dashboard is a powerful tool that provides valuable information to C-level executives, loan managers and Board members. It enables you to quickly perform revealing sensitivity analyses, conduct stress tests, and calculate the effects of critical changes in risk factors. Whether you're questioning how fluctuating interest rates or changes in revenues and other key financial ratios will affect your borrowers' risk ratings, the Dashboard delivers answers. It provides flexible "what if" analysis to help identify impending issues that could impact your institution's risk exposure.

Complete documentation.

With more regulations come increased demands to document how you make loan decisions and manage your credit portfolios. Because WebEquity automates the complete loan process, it creates an electronic audit trail of how your institution conducts every aspect of your lending activities—from credit analyses, through decisioning, and beyond.

Now you can digitally store pertinent information considered for a loan request: appraisal reports, photography, collateral descriptions, business plans, credit reports, tax returns, and more. As a result, you eliminate paper storage, satisfy internal requirements, and easily furnish records to external auditors and examiners.

Improved regulatory exams.

Staying on top of the latest lending regulations can be a full-time job. But not for our customers. The use of WebEquity as a single system of record is key to smoother exams for both the lenders and examiners. Data is easily identified and accessed, repeatable processes can be demonstrated to prove to examiners you are clearly employing best practices to manage your loan portfolio—resulting in faster, less expensive exams.

WebEquity solutions™

Work smart. Lend profitably.

More than 650 lending institutions benefit from the WebEquity on-demand lending software.
Some of their comments are included below.

Simplify each type of loan you make:

WebEquity offers a single solution that addresses the unique requirements of a wide-range of loan types:

- Commercial Real Estate
- Construction
- Commercial & Industrial
- Small Business
- Agriculture
- Consumer

"With WebEquity's Risk Management Dashboard we have the ability to shock test our entire portfolio and easily see movements in credit ratings based upon whatever scenario or economic factor we choose. By delving down into each loan in this way, we can proactively manage borrower's risk."

**—Chad Aberle, Senior Vice President of Lending
Citizens Bank of Finley, N.D.**

"WebEquity's on-demand platform lets us access our loan information from any location. For example, we can bring up a loan file at our customer's business or home and review a credit presentation for approval. This has made us more efficient, and helps keep the process moving regardless of everyone's schedule."

**—Keith Knudsen, Executive Vice President
Security National Bank**

"Our exams have gotten better and better since we have implemented WebEquity. Examiners have complimented us on all the information and ratios that the system provides."

**—Mike Sonne, Loan Officer
ReliaBank**

Getting started is quick and easy.

WebEquity can be set up and ready to go in as little as two business days, with only minimal involvement from your IT staff.

"Our examiners could easily view our thorough loan documentation and complete audit trail of our uniform lending practices so bank personnel didn't have to spend unnecessary time answering questions."

**—Jason Smith, Vice President
F&M Bank**

"We had to find a more efficient method to process, decision and book our loans. What took three hours to decision a small business loan can now be decisioned in less than 45 minutes."

**—Julie Wuthrich, Vice President
Citizens Bank**

Let WebEquity help you boost profitability and improve efficiency in all your lending areas.

For more information about our solutions, please visit **www.webequitysolutions.com** or contact us at **1-800-264-0787 ext. 3.**