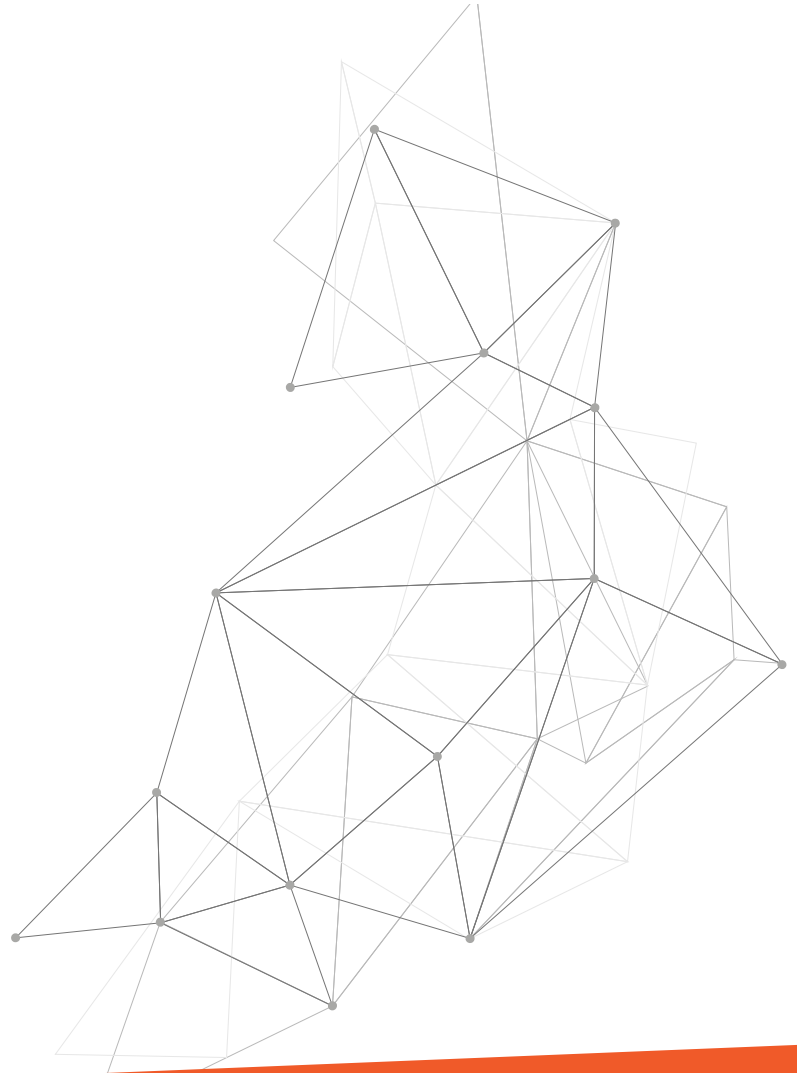
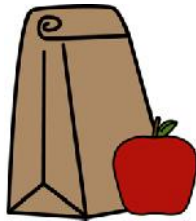


 Plansmith

# Lunch 'n Learn

Plansmith Resources



Presenter: Jenny Mello

# This session is design for:

## **COMPASS**

### All Compass Users

- Financial Compass
- Budget Compass Plus
- Budget Compass

# Plansmith Resources

## Website

- [Tutorials](#)
- [Documentation](#)

## Compass

- [DataBridge](#)
- [User Guide](#)

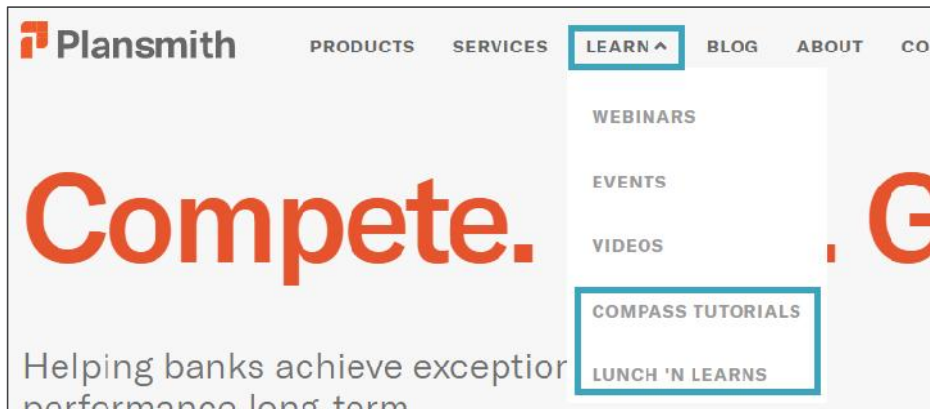
## Advisory

- [Asset Liability Management](#)
- [Strategic Analytics](#)

# Website

## Tutorials and Documentation

www.plansmith.com



## Compass Tutorials

Remember to bookmark this page for easy access, then scroll down for training materials.



Click to access the training materials.

- [Assumption Documentation Guide](#)
- [Assumption Recap](#)
- [Best Practices Checklist](#)
- [IRR Policy Tracking Form](#)
- [Liquidity Ratios and Cash Flow Model Template Overview](#)

# Advisory

## Asset Liability Management

**Dave Wicklund**, former Senior Bank Examiner and Capital Markets specialist, oversees all of our asset liability management services. Receive guidance on aspects of your business such as outsourced IRR modeling, IRR sensitivity, stress testing, board training, and decay rate studies.

## Strategic Planning

The Director of Strategic Advisory Services is **Jim Fugitte**. With his extensive community banking and entrepreneurial experience, he'll help your bank discover its unique strengths and how to use them to increase your revenue. These services are most effective when combined with StrategyGPS

## Market Analytics

For over 20 years **Kevin Stang** has been assisting financial institutions develop revenue enhancing market strategies. Advanced market analysis and client performance metrics are blended into actionable objectives such as branch expansion/reduction, M&A, Goal Setting, Product Design, and investment decisions.

# Asset Liability Management

## Top 3 services

### Assumption Development & Documentation

- Plansmith will develop Interest Rate Risk (IRR) model assumptions (decay rates, loan prepayments, deposit re-pricing, and driver rate selection) to ensure consistency between current Regulatory guidance and Client's pricing and funding strategies. Plansmith will develop a Client specific "Assumption Documentation Report" summarizing and supporting all of Client's key model assumptions as required by the 2010 FFIEC Advisory on Interest Rate Risk Management. Plansmith will also assist during Client's next Regulatory examination regarding any issues arising from Interest Rate Risk model assumptions, mechanics, and output.

### Board Training

- Plansmith will deliver Board training focusing on the Client's Interest Rate Risk management report. Training will cover the primary measurement and risk methodologies, key model assumptions, Regulatory expectations for Interest Rate Risk (IRR) and liquidity management, and the Client's risk profile.

### Training Video Series

- Learn how to lay the groundwork for a successful exam and have a better understanding of your IRR and/or Liquidity analysis. This 5-part series is excellent to view with a group to help immediately game plan your new direction going forward

# Strategic Analytics

Introducing a New Way to  
Execute your Strategic Plan

 Plansmith

 Plansmith


<https://www3.plansmith.com/products/#strategyGPS>

# Compass DataBridge

## Monthly Update Workbook

**COMPASS** Plansmith

### Monthly Update Checklist Sample Institution

- Back-up your data to your archives folder
- Copy your Core Processor's extract files into the data directory  
(See 'FileNames' tab for files and their respective names/file types)
- Run DLConvert to convert (if applicable)
  1. Rename the .csv, .xlsx, or .txt file accordingly, copy to the DL convert folder.
  2. Double click on DLConvert.exe
  3. Confirm that the resulting .dat file reflects today's date and copy/paste into Data folder
- Launch Financial Compass
- Perform Download 
- Review the DataBridgeDownloadErrors.log
- Correct missing G/L and Application Codes identified on the dbErrors.log  
(See 'G/L, Invest, Loan, & Deposit Spec' tabs for details regarding Ap codes)

## DataBridge Tune-up

### Plansmith

[Service Details](#)

#### Compass DataBridge Tune-up and Program Modifications

Plansmith will work with the Client or Core Processor to resolve any data problems such as missing fields, inconsistent or unacceptable file formats, out of balance conditions, etc

#### Service details:

- Perform a reconciliation of the month-end G/L, Loan, and Deposit files.
- Perform a reconciliation of the month-end investment extract file.
- Review and reprogram, the DLConvert program which converts files to fixed length files.
- Review and reprogram, the Databridge interface file specifications.
- Clear, repopulate and recalculate the investment, loan and deposit correlation tables.
- Review and revise, the investment, loan and deposit sections of the GL correlation and distribution tables.
- Testing of the Databridge interface with month-end extract files, balancing back to the previously updated month-end financials.

"If this is something you feel would benefit, our design & integration department will follow up with you to gather more details regarding the concerns you have with the integration of the data from the extract files into Compass.



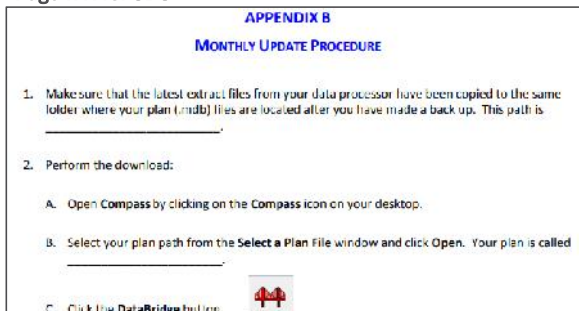
# Compass User Guide

## Page 61: Rate Shock Calculations



## Page 164: Monthly Update Procedures

Page 170: for Consolidation  
 Page 177: for SBU



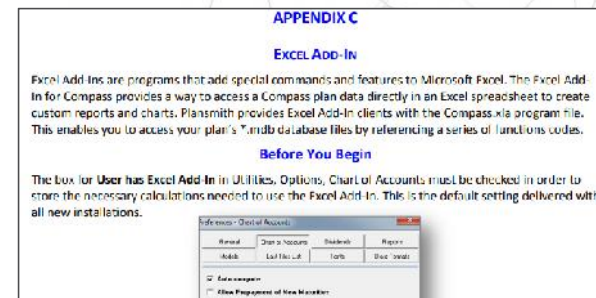
## Page 135: Calculation Index

**APPENDIX A**

*Compass*  
**Calculation Index**

<b>Annualization, Interest and Ratio Calculation Methodologies</b> .....	<b>136</b>
<b>Tax Calculations</b> .....	<b>139</b>
<b>Account Market Value/Duration Calculation</b> .....	<b>140</b>
<b>Calculation and Application of Rate Shock</b> .....	<b>142</b>

## Page 184: Using Excel Add-in



# Compass Health-check

## Plan Review Form



Compass Plan Review


**Institution Name**

**General Observations Regarding the Use of the  
Following Features within Compass**

**Date of Plan Review:** 12/27/17      **Plan Updated through Date:** (last month-end)

- Results of Plan Compute**  
(Is the compute current? are there any changes?)
- Defined and Maintained Rate Forecast**  
(Is the Rate Forecast current?)
- Growth Models in Projecting Balance Sheet Change**  
(How is the current forecast projected?)
- 2-Year Forecast for Other Income/Operating Expense**  
(How is the current Non-Interest Income and Non-Interest Expense forecast

# Coaching Options



Coaching Options

**PLAN FOR A BETTER TOMORROW**

Less Stressful **Budgeting**  
 Forecasts You Can Trust  
**Risk Management** That Works for You  
 Realistic **Peer Information**  
 Guidance from Trusted Advisors

**YOUR PATH TO SUCCESS**

	Standard Individual Support	Group-Based Advanced Coaching	Custom Coaching	New User Coaching
Pricing	Included	\$450 per Person	Varies (per Institution)	\$2,500 per Institution
Delivery Method	Phone or Interactive Web	In-Person: Schaumburg, IL	Interactive Web	Interactive Web
Frequency	As Needed	1-day workshop (check our website for upcoming events)	Call to schedule	Call to Schedule
Plan Used	Institution-Specific	Demo Plan	Institution-Specific	Institution-Specific
In-Depth Review of Current Plan/Process	-	-	●	●
What-ifs and Stress Testing Review	-	●	●	●
Excel Add-In Training	Free with Add-In License	Demo Reports	Up to 2 Custom Report	2 Custom Reports
Personalized Team Training	-	-	2-8 hours	10 hours

# What's Next?

**Friday, March 16<sup>th</sup> 2018 - Compass Advanced Coaching**

**Friday, June 15<sup>th</sup> 2018 - Compass Roundtable**

**Friday, September 14<sup>th</sup> 2018 - Compass Advanced Coaching**

## **Upcoming Lunch 'n Learns**

**February – Interest Rate Risk Troubleshooting**

**March – All about Graphs**

Check out [www3.plansmith.com/events-page](http://www3.plansmith.com/events-page) for more event info



# Thanks for attending!

 **Plansmith**  
[www.plansmith.com](http://www.plansmith.com)



## Questions?

**Jenny Mello**

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[support@plansmith.com](mailto:support@plansmith.com)

