

## Data-Driven. Expert-Led.

OptimaFI combines data-driven tools with real industry expertise to help community banks confidently meet growth goals, manage credit risk, and improve overall performance.

### **OptimaFI** Growth

#### Drive Profitable Growth

OptimaFI Growth (formerly Infusion) uses data analytics and omnichannel digital marketing programs to profitably grow new-to-bank relationships and deepen existing customer relationships, assets, and deposits. Our Opportunity Assessment benchmarks your data against hundreds of banks to help leadership teams quantify growth potential.

- Pay-for-performance marketing means we invest in your growth and only get paid when we deliver.
- OptimaFI Growth has generated over \$25 billion of specifically tracked balances for clients.

### **OptimaFI** Credit Risk

#### Strengthen Credit Risk Management and Compliance

OptimaFI Credit Risk (formerly IntelliCredit) provides loan review and loan-level stress testing services performed by seasoned credit professionals. We also offer loan review and portfolio analysis software solutions designed for internal teams, with no system integration required. Our solutions include CECL compliance and portfolio-based stress testing.

- Expert services backed by technology that delivers efficiency, transparency, and executive-level clarity.
- Fast, broad access to portfolio analysis and reporting—helping CCOs and CFOs uncover risk hotspots earlier. Simplified regulatory compliance with tools used by hundreds of institutions.

### **OptimaFI** Balance Sheet

#### Stay on Top of Performance and Liquidity

OptimaFI Balance Sheet offers Call Report Insights (formerly QwickAnalytics) for comprehensive bank research and analytics.

CD Marketplace from OptimaFI Balance Sheet (formerly QwickRate) offers a premier CD marketplace for non-brokered institutional funding and investing with over 2,500 subscribers.

- We handle the data crunching, so executive teams can focus on strategy and informed decision-making.
- Powerful analytics designed to be affordable and practical for community financial institutions.
- Satisfy immediate liquidity needs.
- Diversify primary and contingency funding sources to meet examiner expectations.

