

ERM Core Modules



Solve Your Toughest Risk Challenges. One Module at a Time.

Specialized Risk Implementation Starting at \$18,000 per Module.

You've built your ERM foundation. Now tackle your highest-priority risks with focused, deep-dive solutions. Our Core Modules deliver regulator-approved, immediately operational programs for your most critical risk areas—without the cost of a full-scale consulting engagement.

Specialized Expertise. Fixed-Price Guarantee. 60-Day Implementation.

Beyond the Foundation

Your ERM framework is in place. Now examiners are asking the harder questions:

- ? **"Show us your ALLL methodology validation and concentration management."**
- ? **"Demonstrate your third-party risk management program for fintech partners."**
- ? **"How do you track and respond to regulatory changes?"**
- ? **"Where's your contingency funding plan and liquidity stress testing?"**

"We passed our basic ERM exam, but now they're drilling into specific areas. We need deep expertise, not generalists."

— A Community Bank CRO after their last regulatory review

The Core Modules: Specialized Solutions

Choose one module or combine them for comprehensive coverage. Each module includes **assessment, design, implementation, and training**—everything needed to satisfy examiners and actually manage the risk.

1. Credit Risk Implementation Module | \$25,000 – \$50,000

For institutions with growing or complex loan portfolios.

- **ALL Methodology Validation:** Documented, defensible methodology that meets FASB and regulatory expectations.
- **Concentration Risk Dashboard:** Automated tracking of CRE, agriculture, and other portfolio concentrations with clear limits.
- **Portfolio Stress Testing:** Scenario analysis for economic downturns relevant to your market.
- **Credit Policy Enhancement:** Updates to reflect current risk appetite and underwriting standards.

2. Operational Risk Optimization Module | \$20,000 – \$45,000

For banks facing increasing fraud, cyber threats, or vendor risks.

- **Process Mapping & Control Optimization:** Key processes (ACH, wires, account opening) mapped with efficient controls.
- **Third-Party Risk Management Program:** Complete vendor risk framework for fintech partnerships and critical vendors.
- **Loss Event Tracking System:** Simple, effective method to capture and learn from operational losses.
- **Business Continuity Plan Review:** Gap analysis and enhancements for exam-ready resilience.

3. Compliance Risk Program Module | \$18,000 – \$40,000

For institutions struggling with regulatory change management and fair lending.

- **RegChange Management Workflow:** Automated tracking and assignment of regulatory updates.
- **Fair Lending Monitoring Program:** Statistical analysis and documentation to demonstrate compliance.
- **BSA/AML Risk Assessment Tuning:** Risk-based approach focusing resources on highest risks.
- **Compliance Testing Schedule:** Prioritized, risk-based plan for internal compliance reviews.

4. Liquidity Risk Modeling Module | \$30,000 – \$60,000

For growing institutions or those in volatile deposit markets.

- **Contingency Funding Plan Development:** Practical, actionable plan for liquidity stress.
 - **Liquidity Stress Testing Models:** Multiple scenarios (institutional and market-wide) with clear reporting.
 - **Deposit Analytics & Segmentation:** Understanding your core vs. volatile funding.
 - **ALCO Reporting Enhancements:** Board-ready liquidity risk dashboards and metrics.
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How It Works: Focused, Fast Implementation

Phase 1: Diagnostic (Week 1-2)

- Current state assessment against regulatory expectations
- Stakeholder interviews and data review
- **Delivery:** Prioritized implementation plan

Phase 2: Design & Build (Week 3-6)

- Collaborative development of policies, procedures, and tools
- Configuration of any necessary technology components
- **Delivery:** Draft program materials

Phase 3: Implement & Train (Week 7-8)

- Final program roll-out with your team
- Comprehensive training for staff and management
- **Delivery:** Complete, operational risk program

Phase 4: Sustain (Ongoing)

- 30-day follow-up review and adjustment
 - Option for quarterly health checks
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Why Modules Beat Traditional Consulting

Approach	Time to Value	Cost	Specificity	Your Team's Growth
Big 4 Comprehensive Project	6-9 months	\$200,000+	Generic templates	Minimal
New Full-Time Hire	3-6 months	\$150,000+/year	High (but siloed)	N/A
Software-Only Solution	Immediate (but empty)	\$50,000+ licensing	None	None
Our Core Modules	60 days	\$18,000–\$60,000	Tailored to your needs	Significant (we embed knowledge)

Your Advantage: *Carolina-Specific Risk Intelligence.* Our Credit Risk module includes NC/SC-specific economic scenarios. Our Compliance module is pre-loaded with NCCOB and SC Banking priorities.

Bundle and Save: The Core Protection Package

Address your top three risk areas together:

- **Any 3 Core Modules – 15% discount** on total package
- **All 4 Core Modules – 25% discount** on total package
- **Includes integrated dashboard** showing cross-module risk relationships

*Example: Credit + OpRisk + Compliance Modules = ~\$63,000–\$135,000 → **\$53,550–\$114,750***

Who Needs Core Modules:

- ✓ **Banks with exam findings** in specific risk areas
 - ✓ **Growing institutions** entering new business lines
 - ✓ **Management teams** needing specialized expertise they lack internally
 - ✓ **Boards** requesting deeper risk reporting in specific areas
 - ✓ **Any institution** that feels their risk management is "a mile wide and an inch deep"
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Our Promise: From Theory to Practice

1. **Examiner Approval:** Programs designed to satisfy specific regulatory requirements.
 2. **Immediate Utility:** Tools and processes your team will actually use.
 3. **Clear Ownership:** Your staff trained and confident to run each program.
 4. **Measurable Improvement:** Reduced findings, better reporting, and stronger controls.
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Deepen Your Defense

Don't let specialized risk areas become your Achilles' heel. Get the deep expertise you need without the massive consulting engagement.

Contact us today for:

- ✓ A **free 30-minute risk prioritization session** to identify your most critical module.
- ✓ **Sample deliverables** from any Core Module.
- ✓ **Case studies** showing exam results and efficiency gains.