

ERM Foundation



Your ERM Foundation. Built in 60 Days.

Avoid MRAs, Satisfy Your Board, and Sleep Better for \$45,000.

A complete, regulator-ready Enterprise Risk Management foundation—delivered in weeks, not months. Specifically designed for community banks and credit unions who need to demonstrate credible risk management to examiners, without the Fortune 500 consulting bill.

NCCOB & NCUA-Aligned. Fixed Price. Done-With-You Implementation.

The Regulatory Reality Check

If your institution is under \$2B in assets, you face a dangerous gap:

✓ **Examiners Expect It:** The FDIC, NCUA, and State Commissioners now demand a formal, documented ERM framework from every institution—no exceptions based on size.

✗ **Big Firms Overcharge:** Proposals for \$250,000+ are common for work that doesn't fit your reality.

✗ **DIY Isn't Enough:** A generic COSO manual downloaded online will fail your exam. Examiners spot "check-the-box" templates instantly.

✗ **Inaction is Costly:** A single **Matter Requiring Attention (MRA)** can trigger costly follow-up exams, restrict growth, and damage board confidence.

"We just need something credible and affordable that our examiners will accept."
— A Community Bank CEO we spoke with last month

What You Get: The Complete Foundation

For a **one-time fixed investment of \$45,000**, we deliver a turnkey, customized ERM program built on three pillars:

1. Regulatory Gap Analysis & Roadmap (\$15,000 Value)

We diagnose before we build.

- **Examiner-View Assessment:** A 40-point review against current FDIC/NCUA/OCC and **NCCOB** handbooks.
- **Prioritized Gap Report:** A clear, ranked list of deficiencies with specific, actionable fixes.
- **Strategic Roadmap:** A 12-month, phased plan to close gaps, aligned with your budget and staff capacity.

2. Custom ERM Framework Design (\$30,000 Value)

Your rulebook, built for your unique institution.

- **Tailored ERM Policy:** A board-approved policy reflecting *your* risk appetite, not a generic template.
- **Carolina-Focused Risk Taxonomy:** A defined list of risks that matter in the NC/SC market (e.g., coastal flood risk, agribusiness concentration).
- **Clear Governance Charters:** Defined roles for the Board, Risk Committee, and Management.
- **Core Process Templates:** Ready-to-use formats for Risk Assessments, Issue Management, and Reporting.

3. ERM-in-a-Box Starter Kit (\$15,000 Value)

The technology to make it operational.

- **Cloud-Based Risk Register:** A configured, secure workspace (using a platform like LogicManager) to document and track risks.
- **Pre-Loaded Templates & Workflows:** All your new policies and processes built into the system.
- **Team Training & Handoff:** A 4-hour “train-the-trainer” session so your staff owns the system on Day 1.

Total Package Value: \$60,000+

Your Fixed Investment: \$45,000

The Implementation Journey: Clarity at Every Step

Weeks 1-2: Discovery & Diagnosis

- Kick-off workshop with your leadership team.
- Document and process review.
- **Delivery:** Gap Analysis & Roadmap Report.

Weeks 3-6: Design & Build

- Collaborative policy drafting sessions.
- Framework review with your Risk Committee.
- **Delivery:** Complete ERM Framework Document Suite.

Weeks 7-8: Launch & Train

- Configuration of your ERM-in-a-Box platform.
 - Live training session for your team.
 - **Delivery:** A fully operational ERM program and a confident team.
-

Why This Package Is the Smartest First Investment

Your Options	Typical Cost	Time to Launch	Examiner Credibility	Your Team's Skill Gain
Big 4 Consulting Project	\$200,000+	6-12 Months	High (but over-engineered)	Low (they keep the knowledge)
Off-the-Shelf Software	\$75,000+	Immediate (but empty)	Very Low	None
DIY with Free Templates	\$0 (but high risk)	3-6 Months	Very Low	High (but prone to errors)

Your Options	Typical Cost	Time to Launch	Examiner Credibility	Your Team's Skill Gain
Our ERM Foundation Package	\$45,000	60 Days	High & Pragmatic	High (we train you)

Your Unique Advantage: *We Build "Examiner-Proof" Foundations.* Our frameworks are pre-loaded with the specific triggers NC and SC examiners look for, saving you from costly revisions later.

Who This Is For:

- **Community Banks & Credit Unions** with new regulatory expectations.
 - **Institutions with recent MRAs** related to weak risk governance.
 - **Boards that need to demonstrate** proactive oversight to stakeholders.
 - **Leaders who know they've outgrown spreadsheets** and need a systematic approach.
-

Our Promise: From Zero to Exam-Ready

1. **Defensibility:** A documented, approved framework that satisfies regulatory scrutiny.
 2. **Clarity:** Everyone knows their role in the risk management process.
 3. **Efficiency:** Streamlined tools that reduce redundant work and meetings.
 4. **Momentum:** A clear foundation to build upon with future modules (Credit Risk, OpRisk, etc.).
-

Start Your Foundation

Don't let the perfect be the enemy of the compliant. A credible, affordable ERM program is within reach.

Contact us today for:

- ✓ A **free 30-minute ERM Foundation briefing** via Zoom.
- ✓ A **sample NCCOB-aligned Risk Taxonomy**.
- ✓ **Case studies** of similar institutions we've helped.