



# Stop Gambling with Your Organization's Future.

## Introducing Fractional CRO Lite: Expert Risk Leadership for \$12,000/month.

A comprehensive, outsourced Chief Risk Officer service with actionable insights—designed for credit unions growing too fast for manual risk management, but not yet ready for a \$300K+ executive hire.

*Ex-NCUA Examiners. Carolina Credit Union Expertise. Fixed Monthly Cost.*

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### Inside Panel: The Challenge You Face

Growing credit unions are caught in a risk management trap:

- ✓ **Growth is accelerating** – new members, loans, and services.
- ✓ **Regulatory scrutiny is intensifying** – NCUA, CFPB, and state examiners demand robust ERM.
- ✓ **Board oversight expectations are rising** – Directors need clear, concise risk reporting.
- ✗ **A full-time CRO costs \$250K–\$350K+** (salary, benefits, bonus).
- ✗ **Big 4 consultants charge \$50K+/month** for temporary help.
- ✗ **DIY risk management leads to gaps, fines, and exam failures.**

**The Result:** You're forced to choose between overspending and under-protecting your institution.

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### What's Included in Your Monthly Investment

For **\$12,000 per month**, you receive a dedicated, U.S.-based risk leadership team and technology:

#### 1. Dedicated Fractional Chief Risk Officer (1–2 Days/Week)

- **Strategic Leadership:** Your on-call risk executive to set strategy, lead the Risk Committee, and advise the Board.
- **NCUA Exam Preparedness:** Direct experience with NCUA exam priorities, MRA remediation, and exam management.
- **Program Oversight:** Full ownership of your ERM, Compliance, and Operational Risk frameworks.

## 2. Live Key Risk Indicator (KRI) Dashboard

- **Real-Time Monitoring:** A custom Power BI/Tableau dashboard tracking your credit union's top 15-20 KRIs.
- **Core System Integration:** Automated feeds from your core processor (Jack Henry, Fiserv) on liquidity, credit quality, fraud, and operations.
- **Board-Ready Reports:** Automated, clear reports for monthly Board and ALCO meetings.

## 3. Ongoing Support & Delivery

- **Monthly Risk Committee Pack:** Prepared agenda, materials, and minutes.
- **Regulatory Change Alerts:** Tailored briefs on NCUA, CFPB, and NC/SC state changes impacting you.
- **Unlimited Email/Quick-Call Support:** For urgent risk questions.

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## How It Works: Your 90-Day Path to Confidence

### Month 1: Discovery & Onboarding

- Deep-dive risk assessment.
- KRI Dashboard design and configuration.
- ERM program baseline and 12-month roadmap.

### Month 2: Implementation & Integration

- Launch KRI Dashboard with live data.
- Co-facilitate first Risk Committee meeting.
- Begin high-priority risk project (e.g., vendor risk, BSA tuning).

### Month 3 & Ongoing: Strategic Leadership

- Your Fractional CRO embeds as a trusted executive.
- Continuous monitoring and strategic guidance.
- Proactive preparation for your next NCUA exam.

## Why This Package Beats the Alternatives

Solution	Typical Cost	Expertise	Tools & Tech	Your Time Required
<b>Full-Time CRO Hire</b>	\$300K+ / year	High	None	High (Management)
<b>Big 4 Consultant</b>	\$50K+ / month	High (but generic)	Extra (\$50K+)	High (Coordination)
<b>DIY (Spreadsheets)</b>	\$0 (but high risk)	Low	None	Very High
<b>Fractional CRO Lite</b>	<b>\$12K / month</b>	<b>High &amp; Local</b>	<b>Included</b>	<b>Low (We Lead)</b>

**Your Unique Advantage:** *Carolina Credit Union DNA.* Our team includes former NCUA examiners and credit union CROs who know the examiners in your region by name.

## Who Is This For?

- Credit Unions with **\$200M – \$2B in assets.**
- Growing institutions adding **complex products** (mortgage, business lending, fintech partnerships).
- Boards demanding **professional risk oversight** without the full-time price tag.
- CEOs/CFOs wearing the "risk hat" but needing to focus on growth.

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## Our Promise: Tangible Results in 90 Days

1. **Clarity:** A clear, prioritized view of your top 5 risks.
  2. **Confidence:** Board-ready reporting that satisfies governance demands.
  3. **Control:** A live dashboard monitoring financial, operational, and compliance health.
  4. **Compliance:** Exam-ready documentation and a strategic partner for your next NCUA visit.
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## Take the Next Step

**Ready to transform your risk management from a cost center to a strategic advantage?**

**Contact us today for:**

- ✓ A **free, no-obligation risk leadership assessment** (a \$5,000 value).
- ✓ A **live demo** of the KRI Dashboard built for credit unions.
- ✓ **References** from current Fractional CRO clients.