



# Simplifying ALM for Your Credit Union

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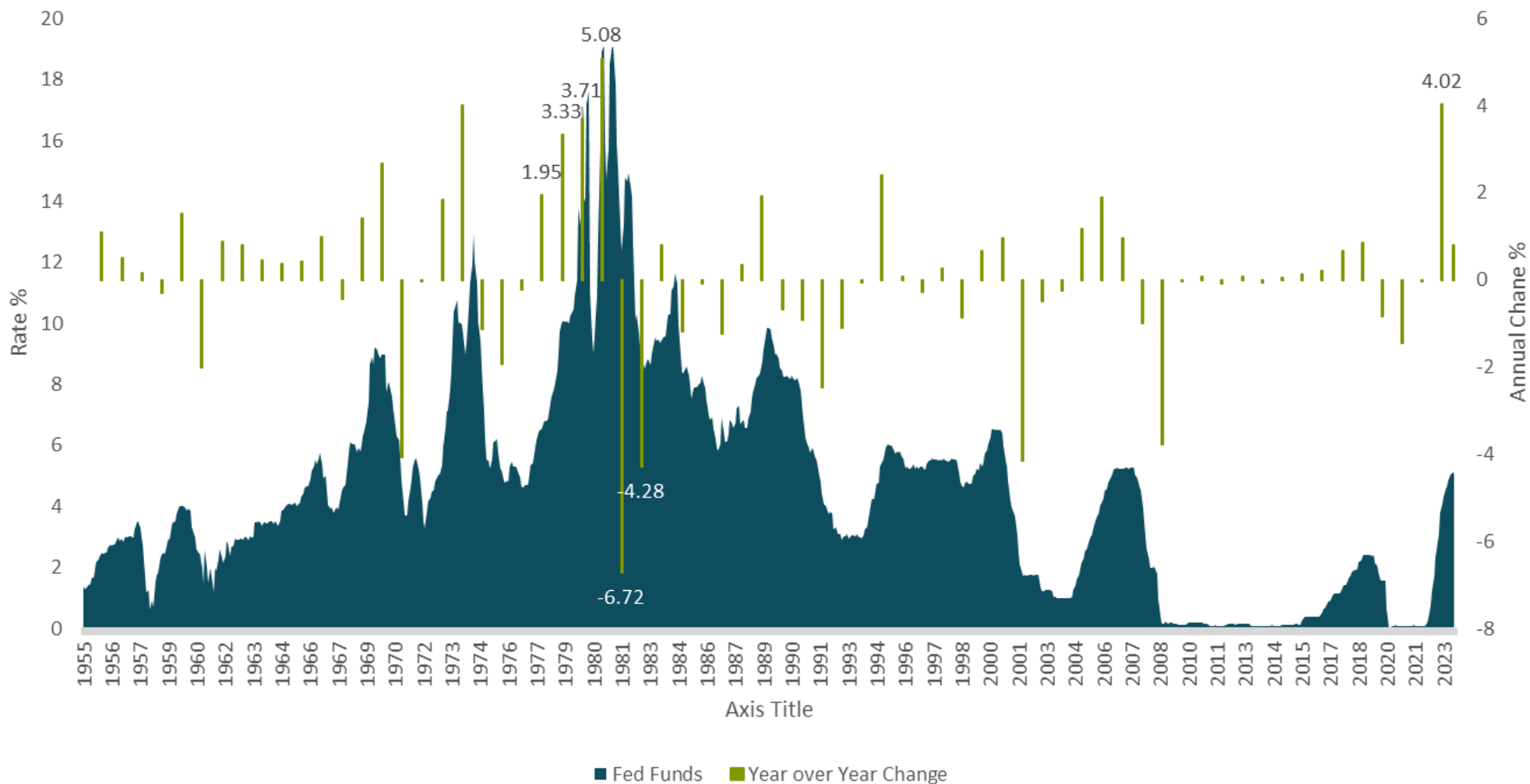
“Simplifying ALM for Your Credit Union” discussed in this presentation is the current version with effective date of 8/15/2023

The comments today are my own and not necessarily those of Vizo Financial or the Vizo Financial membership.

# Asset Liability Management



## Fed Funds Effective and Annual Changes



# ALM Measurement

Earnings at Risk =  
Short term earnings

Net Economic Value =  
Long term capital



# ALM Direct



# ALM Direct- Management Services

Unlimited support

Written analysis

Assistance with exams

Training

What-if analysis

Stress Testing

# ALM Direct- ALCO Services

ALCO presentations

Assistance with ALM Policy and

Assist with assumption development



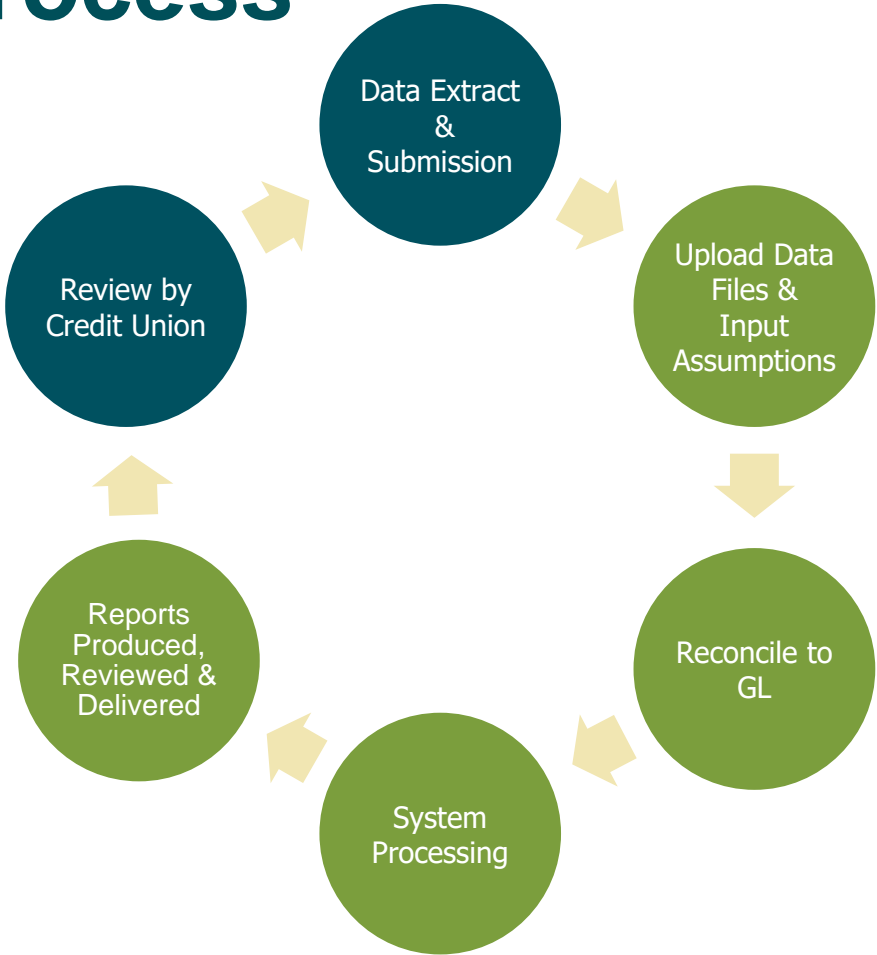
# ALM Direct- Additional Services

Consumer Prepayment Study

Forecasted Liquidity

Stressed Liquidity

# ALM Direct- Process

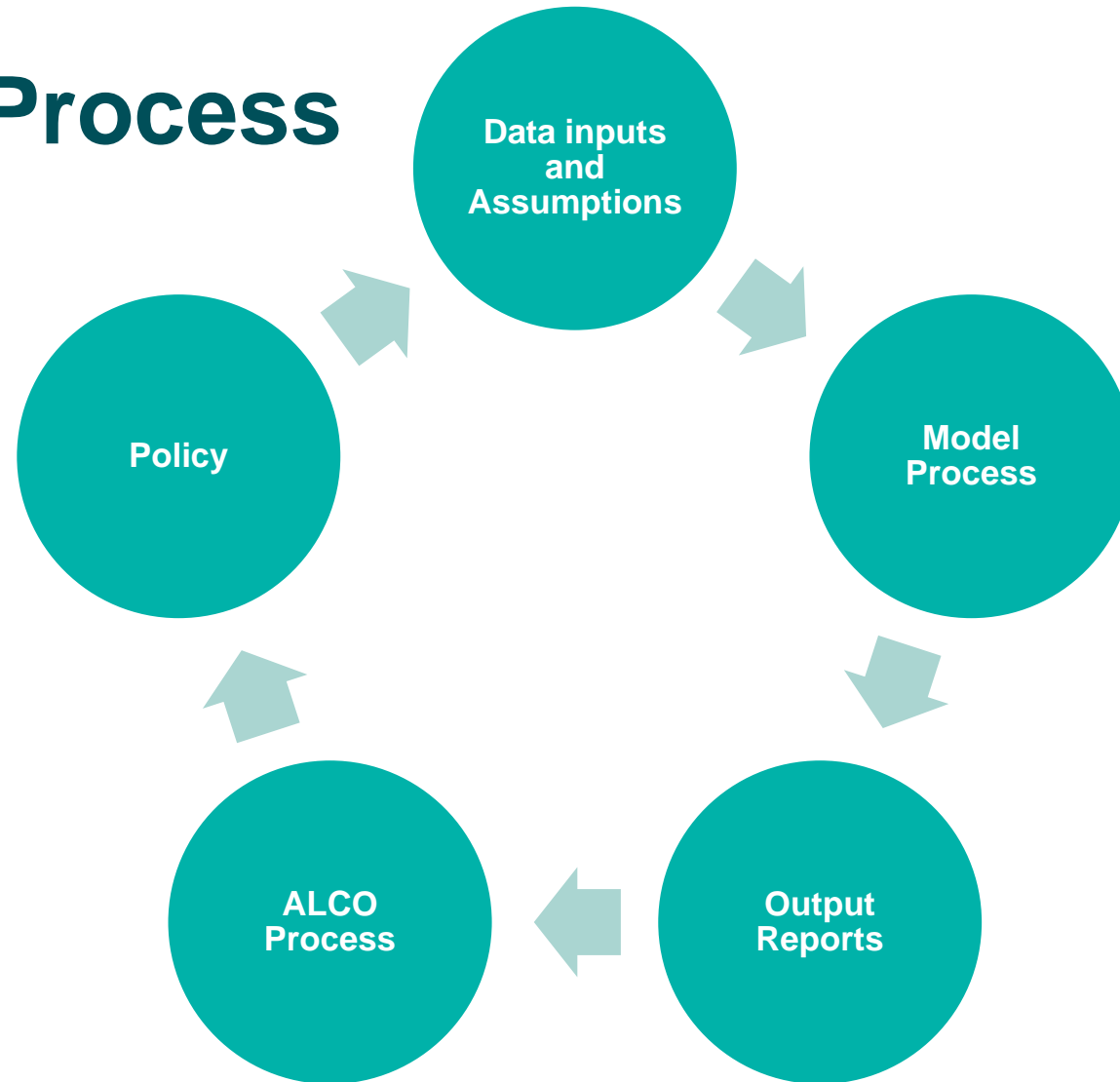


# Model Validation

## Regulation 741.3

1. A board approved policy
2. Oversight by the board of directors
3. Implementation by management
- 4. Risk measurement systems**
5. Internal controls
6. Informed decision making guided by measures

# Model Validation Process



# On-Demand Education

[www.vfccu.org](http://www.vfccu.org)

## CU Staff/ BOD Training

1. Introduction to ALM
2. Measuring & Monitoring IRR
3. Funding & Liquidity Risk
4. FPR Ratios

## Webinar Recordings

1. ALM Why we do what we do
2. Dynamic ALM Modeling
3. Strategies for any rate environment

# Vizo Financial ALM Services



Model Processing



Model Validations



Consulting



Education

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