 Compass Plan Review

**Institution Name**

**General Observations Regarding the Use of the Following Features within Compass**

**Date of Plan Review:** (today’s date) **Plan Updated through:** (last month-end)

* **Results of Plan Compute**

(Is the compute current? are there any changes?)

* **Defined and Maintained Rate Forecast**

(Is the Rate Forecast current?)

* **Growth Models in Projecting Balance Sheet Change**

(How is the current forecast projected?)

* **2-Year Forecast for Other Income/Operating Expense**

(How is the current Non-Interest Income and Non-Interest Expense forecast projected? Are you projected out a minimum of 2 years for the Liquidity Analysis?)

* **Driver Rate Models for Variable Rate Loans with Floors**

(If you have Variable rate loans with Floors and/or ceilings, do you have Driver Rate Models set up in Rate Forecast for the Offering Rate?)

* **Pricing Models for Offering Rates**

(Are you using Pricing Models for all other Balance Sheet accounts? Are the New Models set up in numerical Rate order of lowest to highest?)

* **Repricing Models for Adjustable Rate Loans**

(If you have Adjustable rate loans, do you have the Repricing Rates modeled in the Repricing Tab?)

* **Put / Call Feature**

(If you have Callable Bonds in your Investment portfolio, is the Callable Tab populated in Compass?)

* **Prepayment Models**

(If you have customers prepaying on their loan payments, are you using Prepayment Models found in the Maturity Tab?)

* **RBC Factors Set**

(Have you recently reviewed the Chart of Accounts report to verify the Risk Based Capital percentages are still accurate?)

* **Red Flags Cleared**

(Is the Account Projections clear of Red Flags?)

* **Reinvest Net Income for Cash Balancing**

(Review ‘Utilities, Options, Chart of Accounts to verify the box is checked for Reinvest Net Income)

* **Decay Rates**

(Are you inputting and updating the Decay Rate assumptions for Non-Maturing Deposits? If so, are they applied to GAP and/or Present Value report?)

* **Alternate Discount Rate**

(Are you using an Alternate Discount Rate for Discounting the Decay Rate cashflows on Non-Maturing Deposit accounts?)

* **Dividends**

(Are you projecting any Dividends through Utilities/Options/Dividends?)

* **Tax Information**

(Are you updating annual Taxes through ‘Projections, Tax Information?)

* **Off Balance Sheet / Pledged Securities**

(Are you manually updating Off Balance Sheet Accounts through Update Financial? If so, are you forecasting them as well?)

* **Rate Shock Settings / Policy Limits**

(What are your current Rate Shock parameters and Policy limits? Are your reports within Policy?