

What's Your Profitability Risk?

Not Sure Because You're Short on Resources, Experience, or Both? Profitstars® Can Help!

Reliable information is the key to successful risk management. By using a strategic approach to managing risk and closely integrating your initiatives with your asset liability management (ALM) and profitability programs you'll gain a better insight into making effective decisions and growing your bottom line.

"Why Should We Consider Doing Something New/Different?"

Do your current profitability and ALM monitoring measures allow you to answer a few key questions below? If you can answer these four questions accurately, your financial institution is likely well-positioned moving forward. If not, it may be time for a new approach.

1. Are your products adding or draining profits from your bottom line?
2. Do you know who your most (and least) profitable customers/members are?
3. Can you accurately measure the performance of each individual branch?
4. Does your ALM approach leave you prepared for your next exam?

"Why Now?"

Increasing regulatory pressures facing financial institutions today can be challenging. It's more important than ever to have the right strategies in place to face these challenges.

Did you know that 20% of your clients generate between 125% and 160% of your profits? It's true – and identifying these clients is critical to improving the profitability across your organization. Staying on top of your profitability risk helps your financial institution stay ahead of both a challenging economy and the competition.

"Why ProfitStars?"

ProfitStars Reporting Services helps diverse institutions outsource their ALM, Organizational, Product, and Customer/Member profitability needs, enabling your organization to focus on other priorities. With more than 25 years of industry experience and expertise, our team works with you to create a focused strategy based on your needs. Reporting Services require no hardware, no license agreement, and no profitability or ALM expert on staff within your organization. ProfitStars' team of trained experts will get you up and running by producing a series of reports and insights about your clients, officers, products, chart of accounts, and more – all with a minimal resource commitment from you.

Our state-of-the-art Reporting Services line-up includes:

ALM Reporting Service

Outsourced Asset/Liability Management and financial reporting services

PROFITability® Reporting Service

Outsourced profitability service providing quarterly reports and analysis on organizational (branch/cost center) and/or product profitability

When you choose ProfitStars, a division of Jack Henry & Associates, you can expect optimized performance, less guesswork, superior tracking, and an improved bottom line. For more information on how your institution can start benefitting from ProfitStars' industry-leading Reporting Service solutions, contact us today at 1-800-356-9099 or sales@profitstars.com.