



Liquidity Framework Review

Liquidity risk, along with credit risk and interest rate risk, are the three main types of market risks facing a credit union. The NCUA has several rules and regulations overseeing effective liquidity risk management, with a focus on liquidity policies, procedures, limits, and monitoring capabilities. **Liquidity is a top supervisory priority this year** and credit unions should expect examiners to thoroughly evaluate the adequacy of their liquidity risk management framework.

QuantyPhi will review all your liquidity documents, policies, procedures, and monitoring tools and provide recommendations outlining ways to improve your process to better manage your liquidity program. Our highly trained analysts will review your credit union's liquidity framework against examiner requirements, industry best practices, and relevancy based on current liquidity threats. Then, we will suggest methods and practices to **help you enhance your liquidity framework** and liquidity risk management program.

Member Testimonial

Kevin Nitka, President/CEO
Guardian Credit Union

"The Liquidity Framework Review that QuantyPhi performed for us was extremely helpful in shaping our liquidity policy. We were able to make many improvements in utilizing our daily tracking tools based on the recommendations we received...I strongly recommend utilizing the knowledge base and resources offered by QuantyPhi for help in this most important area of credit union operations."

Comprehensive Analysis: Highly skilled financial experts from QuantyPhi will conduct an in-depth analysis of the credit union's existing liquidity framework, assessing the adequacy and effectiveness of current strategies.

Risk Evaluation: The Liquidity Framework Review service identifies potential risks associated with liquidity management and offers strategies to mitigate these risks, allowing credit unions to proactively manage liquidity-related challenges.

Regulatory Compliance: With a deep understanding of regulatory requirements, QuantyPhi ensures that the credit union's liquidity management framework aligns with industry standards and complies with applicable regulations.

Customized Recommendations: Based on the analysis, the service provides tailored recommendations and best practices to enhance liquidity risk management, considering each credit union's unique needs, goals, and risk appetite.