



EXECUTIVE SUMMARY REPORT

CONSUMER LENDING



ACES REPORTING



Generate reports in minutes vs. days

- **Custom reports** in any desired format, from any combination of fields in the database, complete with charts, graphics and narrative selections.
- **Collaborate easier** and make decisions faster with reports that filter, sort and publish interactive data in real-time.
- **Get a powerful at-a-glance view** of loans and exceptions in your queue to better manage workload distribution and identify issues with loan assignments.

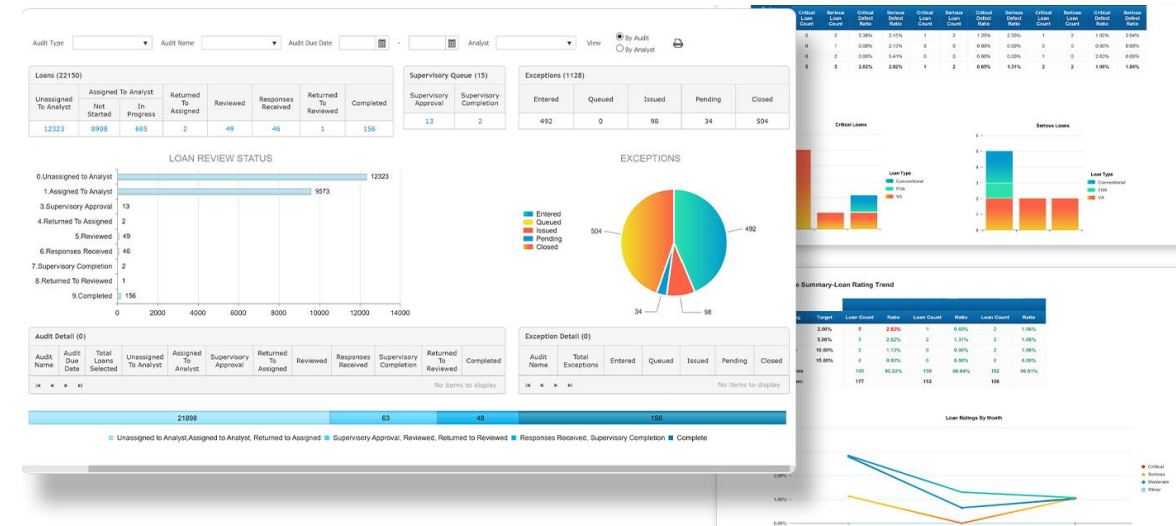


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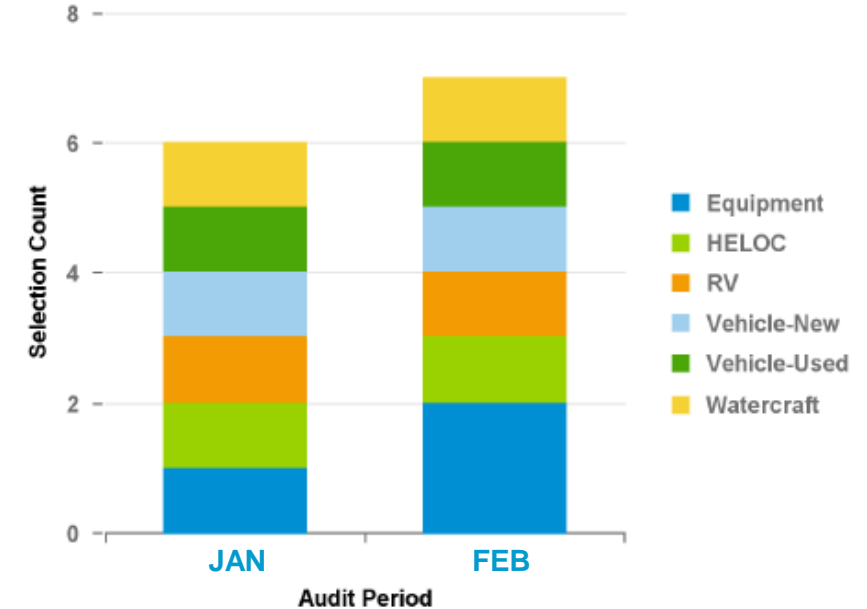
- **Selection Trend Summary**
- **Audit Results Material Trend Summary**
- **Significance Rating Trend Summary**

- **Current Results Summary**
- **Audit Trend Summary**
- **Current Audit Review Cycle Summary**

SELECTION TREND SUMMARY



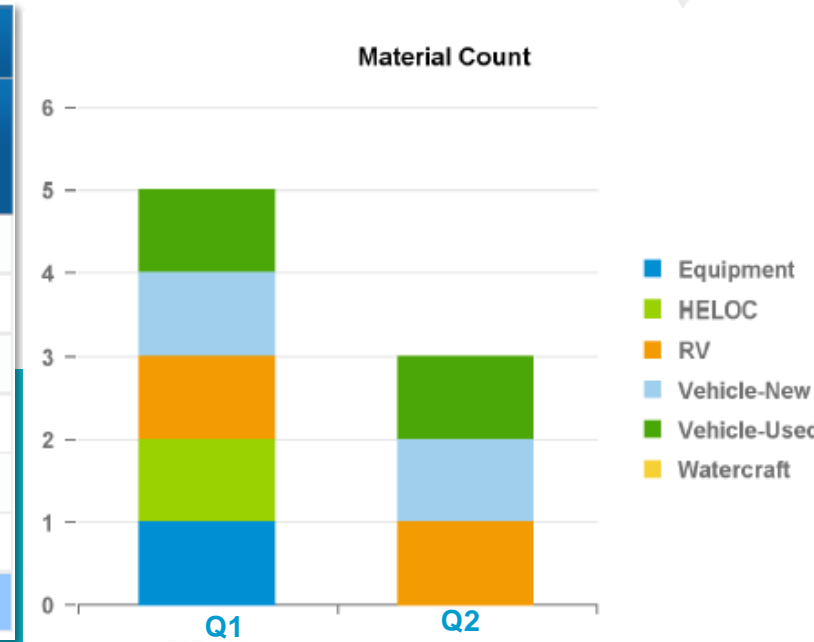
| By Product Type | JAN | | | FEB | | |
|-----------------|----------------------|------------------|----------------------|----------------------|------------------|----------------------|
| | Qualified Population | Sample Selection | Selection Percentage | Qualified Population | Sample Selection | Selection Percentage |
| Equipment | 9 | 1 | 11.11% | 11 | 2 | 18.18% |
| HELOC | 3 | 1 | 33.33% | 3 | 1 | 33.33% |
| RV | 5 | 1 | 20.00% | 5 | 1 | 20.00% |
| Vehicle-New | 5 | 1 | 20.00% | 1 | 1 | 100.00% |
| Vehicle-Used | 6 | 1 | 16.67% | 9 | 1 | 11.11% |
| Watercraft | 4 | 1 | 25.00% | 7 | 1 | 14.29% |
| Sum: | 32 | 6 | 18.75% | 36 | 7 | 19.44% |



AUDIT RESULTS MATERIAL TREND SUMMARY



| By Product Type | Q1 | | | | Q2 | | | |
|-----------------|----------------|----------------|-----------------------|-----------------------|----------------|----------------|-----------------------|-----------------------|
| | Material Count | Moderate Count | Material Defect Ratio | Moderate Defect Ratio | Material Count | Moderate Count | Material Defect Ratio | Moderate Defect Ratio |
| Equipment | 1 | 0 | 100.00% | 0.00% | 0 | 0 | 0.00% | 0.00% |
| HELOC | 1 | 0 | 100.00% | 0.00% | 0 | 0 | 0.00% | 0.00% |
| RV | 1 | 0 | 100.00% | 0.00% | 1 | 0 | 100.00% | 0.00% |
| Vehicle-New | 1 | 0 | 100.00% | 0.00% | 1 | 0 | 100.00% | 0.00% |
| Vehicle-Used | 1 | 0 | 100.00% | 0.00% | 1 | 0 | 100.00% | 0.00% |
| Watercraft | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0.00% | 0.00% |
| Sum: | 5 | 0 | 83.33% | 0.00% | 3 | 0 | 42.86% | 0.00% |

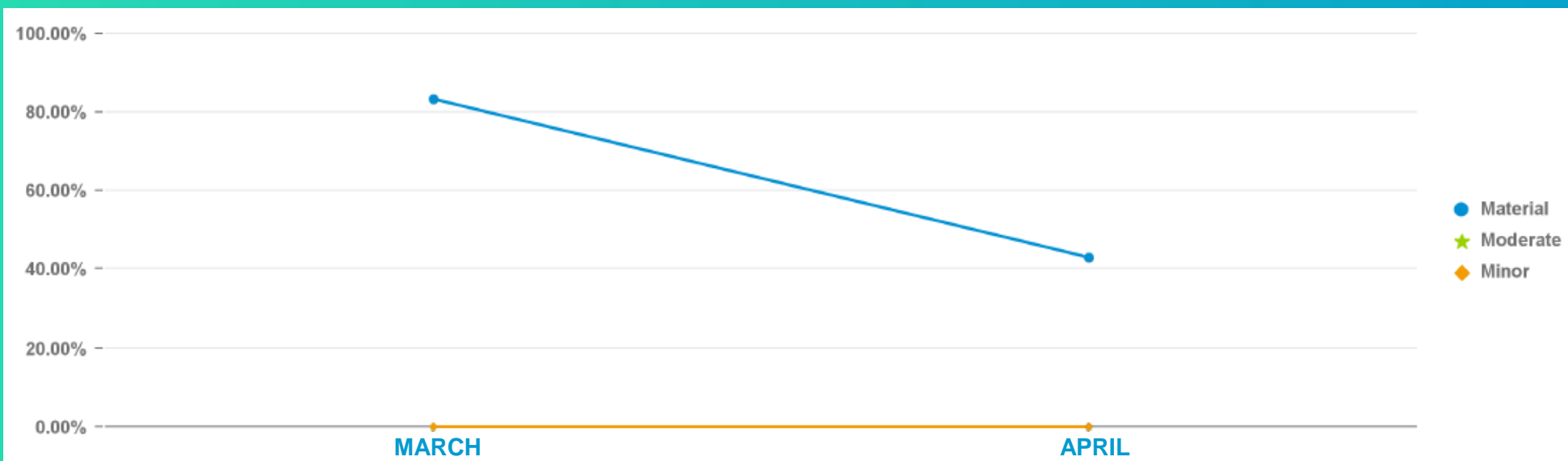


SIGNIFICANCE RATING TREND

SUMMARY



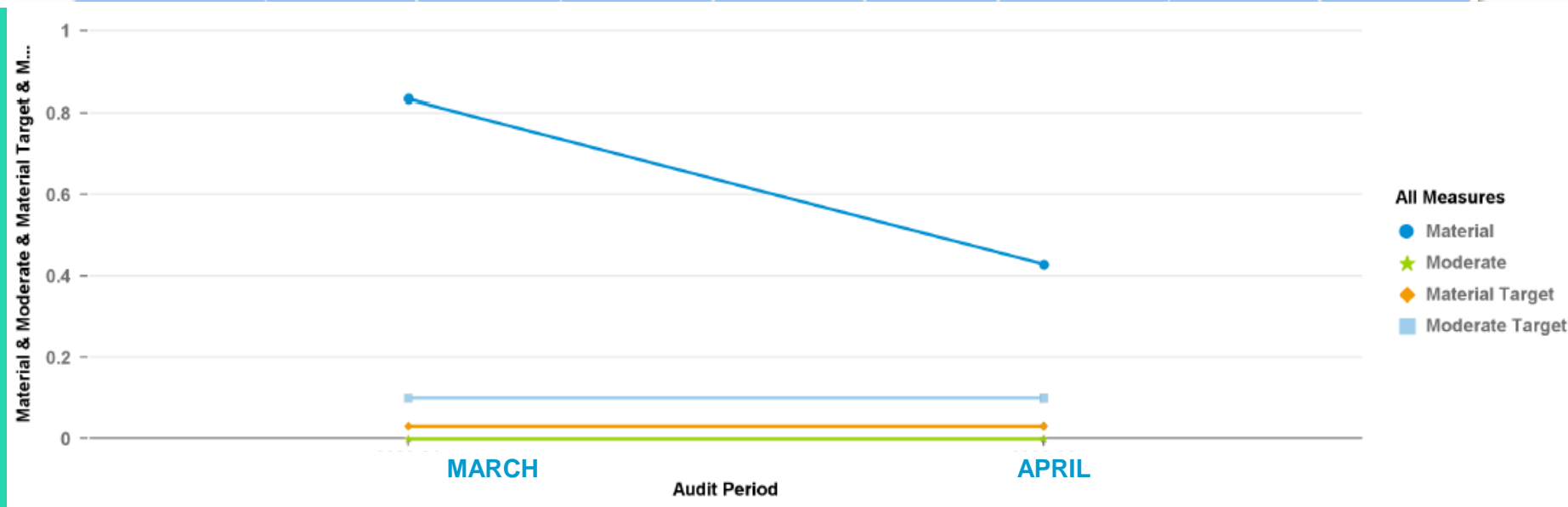
| Significance Rating | Target | MARCH | | APRIL | |
|---------------------|--------|-------|--------|-------|--------|
| | | Count | Ratio | Count | Ratio |
| Material | 3.00% | 5 | 83.33% | 3 | 42.86% |
| Moderate | 10.00% | 0 | 0.00% | 0 | 0.00% |
| Minor | 15.00% | 0 | 0.00% | 0 | 0.00% |
| No Exceptions | | 1 | 16.67% | 4 | 57.14% |
| Sum: | | 6 | | 7 | |



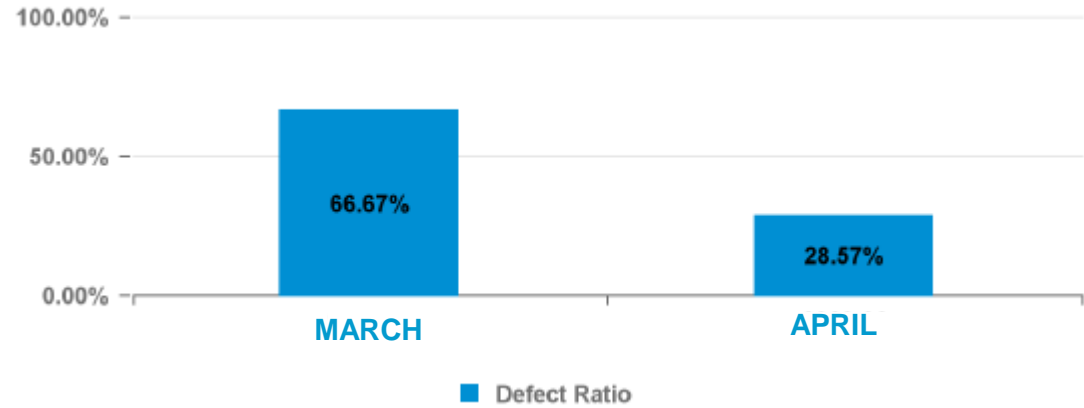
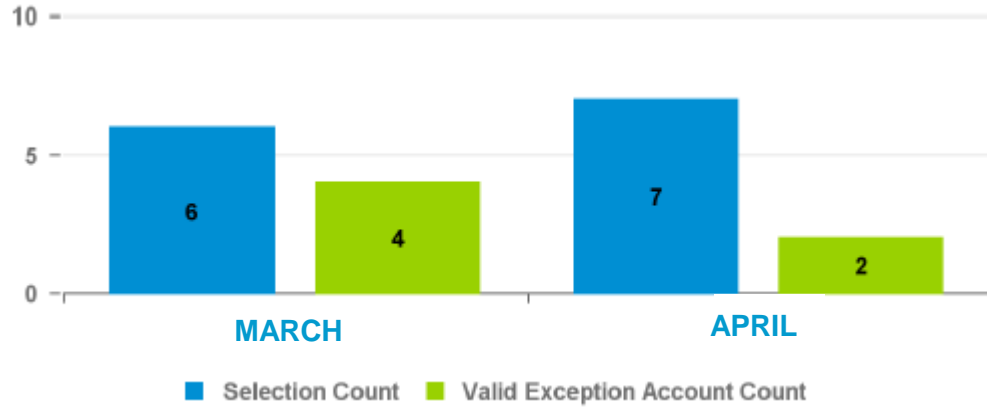
CURRENT AUDIT RESULTS SUMMARY



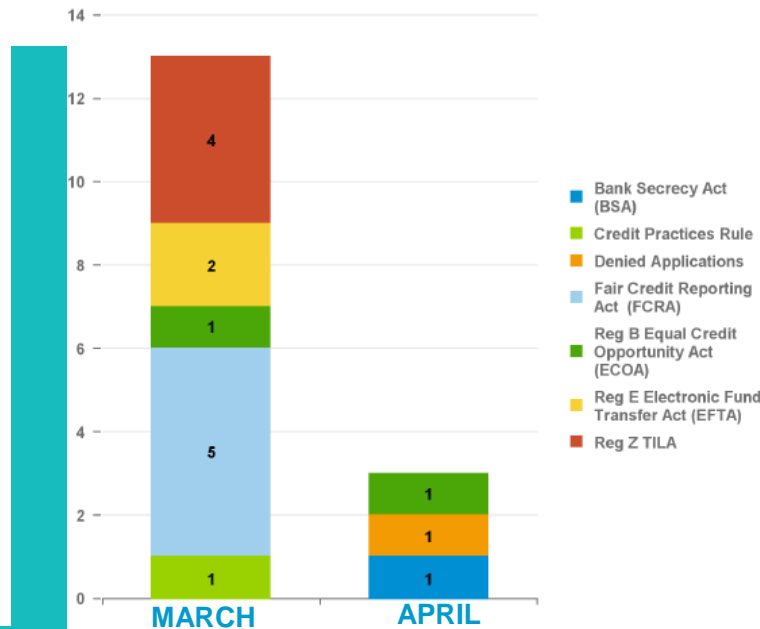
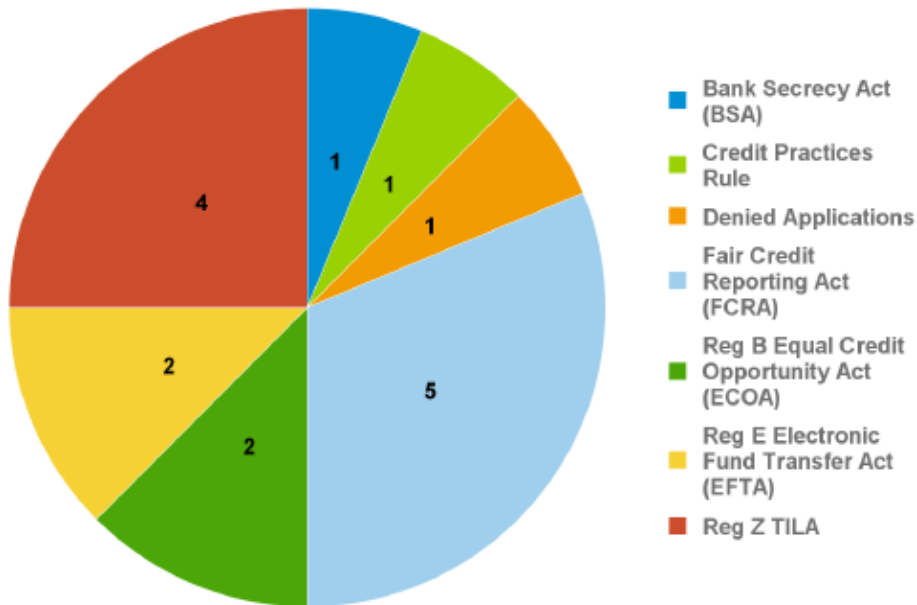
| By Product Type | APRIL | | | | | | | |
|-----------------|-----------------|----------------|----------------|-----------------------|-----------------------|------------------|-------------------|-------------------|
| | Selection Count | Material Count | Moderate Count | Material Defect Ratio | Moderate Defect Ratio | Population Count | Forecast-Material | Forecast-Moderate |
| Equipment | 2 | 0 | 0 | 0.00% | 0.00% | 11 | 0 | 0 |
| HELOC | 1 | 0 | 0 | 0.00% | 0.00% | 3 | 0 | 0 |
| RV | 1 | 1 | 0 | 100.00% | 0.00% | 5 | 5 | 0 |
| Vehicle-New | 1 | 1 | 0 | 100.00% | 0.00% | 1 | 1 | 0 |
| Vehicle-Used | 1 | 1 | 0 | 100.00% | 0.00% | 9 | 9 | 0 |
| Watercraft | 1 | 0 | 0 | 0.00% | 0.00% | 7 | 0 | 0 |
| Sum: | 7 | 3 | 0 | 42.86% | 0.00% | 36 | 15.43 | 0 |



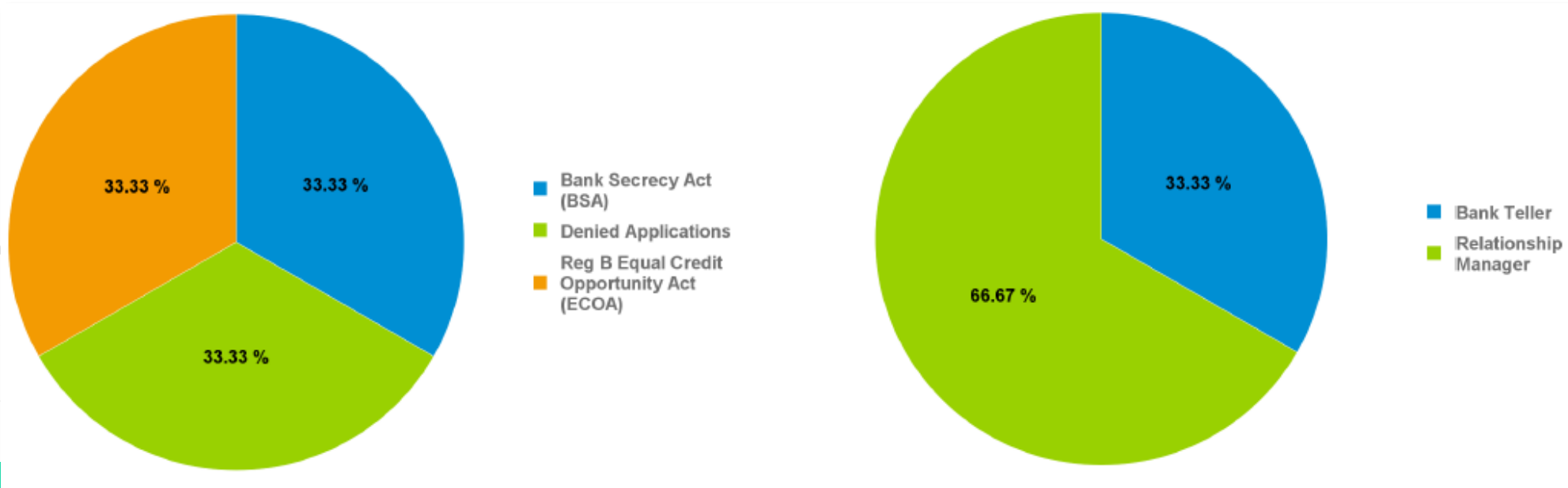
AUDIT TRENDS SUMMARY



Exceptions by Category



CURRENT AUDIT REVIEW CYCLE SUMMERY



| Category | Description of Defect | Defect Count | Significance | Area of Responsibility |
|---|---|--------------|--------------|------------------------|
| Bank Secrecy Act (BSA) | A CIP Notice was not to provided to the customer. | 1 | Material | Bank Teller |
| Denied Applications | Where an application is denied, a notice of adverse action was not sent to the applicant that contains the date of action taken, type of action taken, specific reasons for the action taken (or right to request reasons), a statement of the provisions of section 701(a) of the Equal Credit Opportunity Act, and the bank's regulator and their address within 30 days of receipt of the completed application. | 1 | Material | Relationship Manager |
| Reg B Equal Credit Opportunity Act (ECOA) | Information was requested about the spouse of an applicant; however, an exception did not apply as defined by ECOA. | 1 | Moderate | Relationship Manager |



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Delta Community Credit Union can improve productivity while controlling costs & risk



SHERRI GRUBER

Sr. Director of Business Development

EMAIL: sgruber@acesquality.com

PHONE: 972.974.1372