



## What's keeping you up at night?

**CSI's SmartRisk IQ®**, CBSC's preferred provider for enterprise risk management (ERM) has been helping Illinois bankers sleep more soundly by developing a comprehensive solution that helps community banks reduce the cost of managing compliance, engage management, and inform the board about possible risks and opportunities. SmartRisk IQ® helps the bank fulfill examiner expectations and understand the risk in eight key categories identified by the Office of the Currency (OCC); compliance, operational, credit, price, interest rate, reputation, liquidity and strategic.

**Offering a three-tier system**, CSI SmartRisk IQ empowers community banks with three affordable options to help alleviate regulatory compliance burdens.

**Tier 1:** Uses ERM survey to provide risk appetite trend report and summary assessment; helps you develop an ERM strategy and risk management profile; includes review session to discuss findings with management and ERM Starter kit

**Tier 2:** Includes above Tier 1 items, as well as limited access to SmartRisk IQ software application (24 questions within 8 categories), brief instructional session on how to complete the assessment, review session with management on findings, and policy templates

**Tier 3:** Includes above Tier 1 and Tier 2 items, along with full access to standard SmartRisk IQ ERM services with consulting for a three-year term

**For more information** on the three-tier system, contact Bill Evers at [bill.evers@csiweb.com](mailto:bill.evers@csiweb.com) or 800-545-4274 Ext. 19224.

Even if you already have an ERM solution or if you're looking at one for the first time, we hope that you'll take a moment to consider CSI SmartRisk IQ. Learn more about CSI SmartRisk IQ by clicking [here](#).

Sincerely,

Mike Duke  
CBSC, Vice President Services