



## Non-Maturity Deposit Analysis

Non-Maturity Deposit Analysis is the review of regular savings, money market, and checking accounts of a credit union to estimate the price sensitivity and expected life of those accounts. Understanding the past behavior of members and their deposits gives a credit union insight into the likelihood of these accounts in the future.

Non-Maturity Deposit Analysis allows CEOs, CFOs, regulators, and other credit union leaders to better understand their credit union's interest rate risk exposure. A-L modeling enables them to identify and act upon performance opportunities and potential risk threats in both the short- and long-term. Discovering the price sensitivity and the deposits that may leave in an increasing rate environment helps managers plan the balance sheet strategy more effectively.

### Key Benefits

1. Better understand your credit union's interest rate risk exposure and prepare your credit union for a variety of interest rate environments.
2. Identify and act upon performance opportunities and potential risk threats in both the short- and long-term.
3. Manage your balance sheet strategy more effectively with all transactions and inquiries.

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