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“The measure of success is not whether you have a tough problem to deal with, but whether it is the same problem you had last year.”

— John Foster Dulles



Can managing CRA & HMDA – or even Fair Lending ever be easy? Having a completely integrated software tool that enables you to consistently manage your data integrity, reporting and analysis for each of these regulations is a great start. CenTrax pioneered CRA & HMDA software in 1989. **It is still the easiest, most complete, and best supported software solution.**

What makes CenTrax unique?

- **Easy to Use.** – A simple point and click windows environment will enable you to ask questions, get reports, produce analysis & maps, and file an error-free HMDA LAR and CRA Loan Register. It has never been easier to understand your lending performance.
- **Complete.** – Unlike other compliance solutions, CenTrax comes complete with everything you need to manage CRA, HMDA & Fair Lending. There are no options or expensive modules to buy...and we completely customize the data mapping for you, standard
- **Affordable.** – Value is the word. With a limited compliance budget, it is imperative that you identify exactly what you get for your money, inclusive of software, support, training, and consulting. CenTrax is an exceptional value.
- **25 Hours of Consulting.** – While our exceptional client support is unlimited, each CenTrax client is also afforded 25 hours of telephone consulting annually. Imagine what a support organization should be like. This is Marquis. Our staff is wired to help you manage CRA, HMDA & Fair Lending. We can help.

KEY BENEFITS

- *Everything you need to manage CRA, HMDA & Fair Lending is included in one integrated solution.*
- *Concurrent multi-user access is standard.*
- *We customize your data mapping and setup the interface process for you.*
- *Bring all of your bank's data into a single, common file, for easy reporting and analysis.*
- *Exceptional geocoding accuracy and match rate.*
- *Point – and – click **Fast Filter**. Save and reuse your queries.*
- *Over 150 standard reports are built-in, including a custom Report Writer.*
- *ReportPro - customized batch report processing.*
- *Auto-schedule your data imports.*
- *Mirror the examiners "Sampling" procedures through random sampling of data.*
- *Integrated mapping you can actually use. Map your data, HMDA aggregate peer data.*
- *Submissions – Automated LAR/Loan Register validation and creation.*



In every CRA exam, tracking community development activities is playing a more significant role. For most banks, pulling together a list of community development activities including loans, services & investments is a big hassle. Why not track this activity electronically throughout the year? This is why c/dTrax is so powerful! Imagine providing an electronic list of all of your activity to the regulators as they walk in for your next exam! Easy, complete and affordable, c/dTrax takes the hassle out of managing community development.

What makes c/dTrax unique?

- **Flexibility** – Depending on how you are organized, one person can track all activity, or each member of your team can enter their own service activity. From there, you can include this information along with the loans and investments you already collect for your CRA program. Isn't it time you began to get ahead of the curve in collecting this data – eliminating the enormous one time hassle every time an exam is upon you?
- **Accuracy** – In the rush to collect all of your activity come exam time, often the data you have collected in haste is either incomplete, or inaccurate. By using c/dTrax to collect throughout the year, your information will be accurate and complete. As community development is a significant portion of every CRA exam, isn't it time you made it easy on yourself?
- **Value** – Get results that outpace your investment. Not only will you not miss out on any qualified community development loan, investment or service activity – you will make the exam process dramatically easier for you and your bank. c/dTrax delivers meaningful value for a modest investment.

KEY BENEFITS

- *Manage all of your community development activity in one simple to use database.*
- *Input service activity yourself, or have your entire team input their own. Make it easy on yourself.*
- *Track and make notes about your qualified community development investments.*
- *View and analyze all of your community development loans by market.*
- *Prove to your examiner that you have elevated your "Community Development Activity" tracking to the same level of management as you now give to your lending performance.*
- *American made...no programming or product development is done overseas.*



Most banks find it almost impossible to manage all areas of compliance without some guidance. We can help. Our professional CRA, HMDA & Fair Lending staff offers consulting and services that will not only perform many of the items on your to-do list, but also help you interpret your performance. If being a compliance officer is like an island, we are a cool breeze, a shady tree, and the rescue helicopter.

What makes C•Trax unique?

- **Services.** While many would love to have software – they don't have the time to use it. Let us perform the geocoding, edit checking, and submission of your HMDA LAR and/or CRA Loan Register for you. In addition, we can perform all of the reports and maps you need to tell your CRA story.
- **Consulting.** If you seek guidance on CRA, HMDA or Fair Lending, we have seen it, and done it all. We can help you stay ahead of the regulators, educate your Board of Directors, or even help you defend yourself to the DOJ.
- **Process & Performance Reviews.** In managing compliance, you must manage both your internal processes and your performance. You need to fully understand each, and the impact one has on the other. We have extensive experience in helping institutions do both.
- **File Reviews.** Errors in data collection and processing dramatically impact data quality for analysis. Let us perform a file review or comparative file review specific to CRA HMDA & Fair Lending to assure that your underlying data is valid and that your processes are in compliance. In addition we perform Fair Lending comparative file reviews.

KEY BENEFITS

- **Services:** *Experts will perform the filing and/or analysis for you.*
 - CRA – Loan Register, accurate and on time
 - HMDA – LAR; all validity and quality checks done
 - CRA Analysis and Mapping; easy to show and defend
- **Consulting:** *Our experts have been through the wars against the regulators. We can help guide you through these waters whether for CRA, HMDA or Fair Lending.*
 - CRA Performance Review
 - CRA Exam Preparation
 - HMDA/CRA File Reviews
 - Fair Lending Process Review
 - Fair Lending Performance Review
 - Consulting that delivers measurable results!

Marketing Solutions

MCIF Software
MCIF Services
Onboarding/Matrix Mail
Retention
Loan/Deposit Growth
Strategic Marketing Consulting
Creative Agency
Direct Mail Fulfillment

Sales/CRM Solutions

Referral Tracking
Comprehensive CRM Software
Cross-selling
Sales Consulting
Pipeline Management
Goal & Incentive Tracking
Contact Management
Real-Time Solutions

Compliance Solutions

CRA, HMDA & Fair Lending Software
CRA & HMDA Services
CRA Solutions
HMDA Solutions
Fair Lending Solutions
Community Development Tracking
HMDA LAR & CRA LR Submissions
Compliance Consulting
CRA Exam Management
File Reviews
Fair Lending Process & Risk Assessment
Comparative File Review
Data Integrity Audit

MARQUIS