

**Q: What Moody's Analytics products does Elevations Credit Union use?**

Elevations Credit Union uses Moody's Analytics Mortgage Portfolio Analyzer (MPA).

**Q: What asset classes is Elevations Credit Union interested in?**

Elevations Credit Union is interested in residential mortgages and home equity loans.

**Q: What challenges was Elevations Credit Union facing prior to using Moody's Analytics products?**

Prior to using Moody's Analytics MPA, Elevations Credit Union had to rely primarily on their historical experience to make key credit decisions regarding portfolios.

**Q: How does Elevations Credit Union use Moody's Analytics products within their business?**

Elevations Credit Union uses Moody's Analytics MPA primarily to quantify the expected loss for their first and second lien portfolios. These are Elevations Credit Union's largest loan portfolios, and the tool helps them understand how the portfolios will perform in various scenarios. This helps Elevations Credit Union to budget and migrate towards to implementation of CECL.

Elevations Credit Union also uses Moody's Analytics MPA to quantify the incremental credit exposure associated with adjusting their loan underwriting criteria, and to help guide them on how they should modify their pricing for these changes.

**Q: What value has Moody's Analytics provided to Elevations Credit Union?**

Using Moody's Analytics MPA has been instrumental in helping to determine the concentration limits Elevations Credit Union should establish for their portfolios. Elevations Credit Union also anticipates using the product to enhance the rigor of their capital stress tests, which are and instrumental component of their Board-approved risk appetite statement.

## Find out more information about Moody's Analytics award winning structured finance products and solutions.



**Evaluated Pricing Solutions:** Calculate end-of-day prices for structured finance securities based on various pricing recipes across global structured asset classes



**Investor and Issuer Solutions:** Our end-to-end solution includes 500+ enhanced metrics, a sophisticated cash flow engine, global coverage, and advanced comparative analytics



**Portfolio Analytics & ALM Solutions:** Access structured cash flows models and data via APIs to calculate and report assets and liabilities under various economic scenarios



**Risk & Regulatory Solutions:** Leverage our proprietary interest rate, economic, credit and cash flow models to calculate advanced market risk measures and to assist with your regulatory needs, such as for CCAR, DFAST, IFRS9, and CECL



## CONTACT US

[www.moodyanalytics.com](http://www.moodyanalytics.com)

### CONTACT DETAILS

Visit us at [moodyanalytics.com](http://moodyanalytics.com) or contact us at a location below.

#### AMERICAS

+1.212.553.1653

[clientservices@moody.com](mailto:clientservices@moody.com)

#### EMEA

+44.20.7772.5454

[clientservices.emea@moody.com](mailto:clientservices.emea@moody.com)

#### ASIA (EXCLUDING JAPAN)

+852.3551.3077

[clientservices.asia@moody.com](mailto:clientservices.asia@moody.com)

#### JAPAN

+81.3.5408.4100

[clientservices.japan@moody.com](mailto:clientservices.japan@moody.com)