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FOR IMMEDIATE RELEASE:

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The North Carolina Bankers Association (NCBA) and its subsidiary, Community Bank Services (CBS), announce the endorsement of Raleigh-based IntelliCredit™.

RALEIGH, N.C.— The North Carolina Bankers Association (NCBA) and its subsidiary, Community Bank Services (CBS), announce the endorsement of Raleigh-based IntelliCredit™, provider of game changing loan review and credit intelligence services and solutions that help banks detect and mitigate emerging risk and streamline the loan review process.

Performed by career credit specialists, the IntelliCredit Smart Loan Review™ Service uniquely combines deep credit expertise and an online, real-time portal that allows participants to see progress and results as they happen. Banks benefit from huge time savings, process transparency, plus fewer meetings and intrusions. Internal loan review teams can also automate and expedite the reviews they perform using the Smart Loan Review™ App that is part of IntelliCredit's cloud-based solutions. In addition, the Portfolio Analyzer App helps banks identify emerging hotspots and detect risk earlier by delivering insightful analysis of a bank's portfolio by individual credit and portfolio subsets.

“Our industry has entered a new credit cycle that requires a different game plan for managing credit risk going forward. We are very enthusiastic about working with the NCBA and CBS to offer North Carolina banks affordable, transformative ways to detect and alleviate emerging problems in their credit portfolios at the earliest opportunity,” says IntelliCredit Principal David Ruffin.

“The NCBA has enjoyed a relationship with David Ruffin of IntelliCredit since the early 90s. Over the decades he has contributed his valuable knowledge in a variety of training and speaking roles. The CBS staff has worked with IntelliCredit representatives to review and confirm that the provider meets our endorsement qualifications regarding factors such as references, finances and the cost savings that its products and services deliver to the NCBA membership. Our endorsement becomes effective on February 8, 2022,” says Peter Gwaltney, President, and CEO of the NCBA.

About IntelliCredit

IntelliCredit™ delivers loan review and credit intelligence services and solutions that provide easy, affordable ways for community banks to expedite loan reviews, detect hotspots and take earlier action to reduce credit losses. As a division of QwickRate LLC, IntelliCredit continues its parent company’s reputation for exceptional customer service, which includes unlimited support and valuable on-staff regulatory guidance. QwickRate is a Preferred Service Provider of The Independent Community Bankers of America (ICBA), which extended their Preferred Service Provider relationship to include IntelliCredit solutions in 2021.

For more information about IntelliCredit’s solutions and services, please contact David Ruffin at david.ruffin@intellipcredit.com or call 919.741.8859.

ABOUT THE NORTH CAROLINA BANKERS ASSOCIATION:

The North Carolina Bankers Association brings together all categories of banking institutions that best represent the interests of our rapidly changing state. Proudly serving North Carolina’s banking industry since 1897, the NCBA is the professional trade organization providing advocacy, leadership and support for its dynamic membership base. The Association has three subsidiaries, Centrant Community Capital, Community Bank Services (CBS) and Community Insurance Services (CIS). Centrant Community Capital provides permanent debt financing for workforce apartment communities and housing in a number of states. CBS offers insurance and employee benefit products, as well as other services to the Association’s members and publishes a quarterly magazine, *Carolina Banker*. CIS has been created to remove barriers that will enable our community banks to provide a full range of quality insurance options to their customers. For more information, visit at www.ncbankers.org.

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