



MST SUPPORT

A COMPREHENSIVE PROGRAM OF ONGOING SUPPORT

The **MST Loan Loss Analyzer (LLA)** is a comprehensive solution. We begin with a study of your financial institution's loan operations processes, focusing on how you track and report on loan losses. Then we configure the LLA to work the way you work, honoring your institution-specific rules and processes, so your LLA system is easy to learn and use, and you can take advantage of its benefits quickly and broadly.

MST remains a close and observant partner to your loan operations. We work with you to ensure your LLA continues to meet your needs and to help you capitalize on its broad functionality in managing portfolio risk. Our program of ongoing support includes:

- Complete technical support
- System upgrades
- Ongoing project management

YOUR MST ACCOUNT MANAGER

Each MST client is served by an MST account manager. Your MST account manager works with you to resolve non-technical issues and help you capitalize on new opportunities by expanding the use of the MST LLA. Your MST account manager is your single source contact for questions and concerns, and responsible for ensuring you are getting maximum productivity and efficiency from the MST LLA.

EDUCATION, TRAINING

MST is committed to offering high-quality education. An annual National Conference, workshops, webinars and frequent whitepapers are just a few of the opportunities. Visit the MST Academy at <http://www.mainstreet-tech.com/>.

COMPLETE TECHNICAL SUPPORT

MST's technical support is comprehensive. We maintain your system. You need no additional IT expertise on staff; nor are there additional demands on your current IT staff.

Live and local

When you call the MST Technical Support Center your call is answered by a technician in our support operations headquarters. These qualified technicians are MST employees, working from our offices in Georgia, on hand to personally address your technical issues. More than 95 percent of our financial institution clients' technical issues are resolved during this initial call.

For quickest response to technical questions, please contact tech support by calling 877-910-9789 Option 2. Live Support available Monday thru Friday from 8:00am- 6:00pm EST. Email support is also available at mstsupport@mainstreet-tech.com.



Technically advanced technical support

Most of the technical support required to maintain your LLA system is accomplished remotely. MST can access the server at your institution, or in the cloud if you choose, where the LLA resides, to diagnose problems efficiently and perform a variety of activities.

Your maintenance history

Every call to our Support Center is logged; we maintain a maintenance history for each client. This history allows us to proactively support your system. We contact you periodically to share our observations and make recommendations, from adding new capabilities to your LLA to training new employees.

SYSTEM UPGRADES

MST shares all LLA system upgrades and enhancements with all our clients. We leverage client experiences **and** input to develop new capabilities for the LLA and to find ways to continue to enhance system performance. Enhancements and upgrades include:

- New features and functionality to enhance usability
- New report types or formats
- New ways to respond to ever-changing regulations
- “Best practices” for a variety of loan operations procedures

Our comprehensive service extends to finding ways to address issues unique to your specific situation.

LLA LATEST RELEASE NOTES

The MST Loan Loss Analyzer (LLA) is on version 3.17.1.

Recent enhancements to the LLA in calculating the ALLL include:

- Account:
 - Restructured tables to add new fields and improve efficiency increasing speed of Reporting Period Initiate and Refresh.
 - User interface enhancements
 - Increased screen space by creating a more streamlined interface
 - Clicking an account record now opens the details in-line in the account record table
 - Details from multiple accounts can be viewed simultaneously
 - The layout, pages, and fields in account details can be tailored per institution, so you can see the details that matter first, and then delve deeper into the details as needed.
 - Any sub-pages previously accessible from Account (loss history and pool history for example) are now accessible directly in the account details.
- Pool browser:
 - Details from multiple accounts can be viewed simultaneously
 - Account user interface in pool browser matches user interface on the Account page



New Product Release

Loan Level Stress Testing

The Loan-Level Stress Testing module boasts these features:

- Set default point on multiple data points per pool
- Set stress levels on multiple data points per pool
- Determine if account is default after stresses are applied

About MST

Since 2005, MST has implemented technology solutions and provided subject matter expertise to help financial institutions simplify and sophisticate the way they manage loan portfolio risk. MST is the leader and pioneer in allowance software solutions, advisory services and education. Financial institutions across the U.S. employ MST to address their allowance requirements, including their transition to and ongoing compliance with the CECL accounting standard. MST solutions are tailored to meet lender-specific data management needs and integrate with core and other data and risk management systems to exponentially improve efficiencies.