What Is Your CECL Timeline?
A checklist for realistic CECL implementation

PCBB’s CECL FIT™ solution provides your institution with banking experts to help determine your personalized timeline for CECL implementation. We will then guide you through the implementation process, while you remain in control.

From data to results, our banking experts provide as much (or as little) assistance as needed. Ultimately, you are in charge, with PCBB along your side, as a trusted partner in the process.
PCBB helps you determine your institution’s CECL timeline

HOW READY IS YOUR BANK FOR IMPLEMENTATION?

CLIENT READINESS FACTORS

- **All data and files collected**
  All of your data has been collected from your core and various relevant department files.

- **Data is uniformly formatted**
  Having formatted data ensures reliable and transparent inputs. If you need assistance with this, PCBB can help.

- **CECL prioritized by team members**
  All CECL team members at your institution consider CECL a high priority for maximum project commitment.

- **Board approved the start of CECL**
  Your board has approved the project start of CECL with the appropriate resources.

We also recommend running in parallel: Run ALLL and CECL in parallel for no less than 6 months

What if your institution hasn’t completed all of the readiness factors?

**Start Now.** Typically, implementation takes 3-6 months, without any unforeseen challenges or complications. However, PCBB has the flexibility and resources to accelerate this timeline in partnership with your institution’s dedicated CECL team.
PCBB works with you every step of the way

Once your readiness and estimated timeline are determined, implementation can begin. **We are your partner from beginning to end to help streamline the process, while you remain in the driver’s seat.**

**PCBB advises** on the initial setup, including any data enrichment, quality control of the data, ongoing insights and analysis along with the initial model configuration and method evaluations. **Your institution decides** the model configuration, tailoring for the selected method(s), the appropriate Q-factors, Forward Look and What-if considerations, along with various queries and on-demand reports.

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### PCBB Advises

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**Let Us Help You Get Started Today**

Call **(888) 399-1930** or email **cecl@pcbb.com** to schedule a personalized demo or request our detailed product guide.