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Bremer Financial Corporation Standardizes on WebEquity's Commercial Lending Software

\$8 billion holding company selects WebEquity cloud platform to unify complex credit analysis and portfolio risk management across all nine bank charters

OMAHA, Neb. March 8, 2011 — WebEquity Solutions® LLC ([WebEquity](#)), announced today that [Bremer Financial Corporation](#), a bank holding company with \$8 billion in assets, will adopt the Company's cloud computing platform as its single system of financial analysis for commercial lending. Bremer has selected WebEquity's software to automate, optimize and achieve standardization throughout the entire commercial lending process—across all nine of its Bremer Bank charters serving communities in Wisconsin, Minnesota and North Dakota.

In early 2010, Bremer decided to consolidate and update its multiple platforms for complex credit (i.e. CRE, construction, C&I, agriculture) information and analysis. It sought a new solution with strong credit analysis, portfolio management and stress testing capabilities which would easily integrate with its Fiserv ITI core processing system. After conducting an extensive evaluation of multiple vendors Bremer identified WebEquity's platform for its ability to meet, and in certain areas, exceed its requirements.

"Having one lending platform for our entire commercial organization will enable us to access more comprehensive information to support our loan decisions and portfolio risk management," said Debra Hanson, chief credit officer, Bremer Financial Services, Inc. "In addition to featuring exceptional financial spreading capabilities, WebEquity's software will give us the ability to do risk ratings, integrate to other systems in the future and drive efficiencies."

The WebEquity lending software will provide Bremer with a secure, centralized repository for its loan portfolio data accessible throughout the organization—at all of the 100 Bremer Bank branches. The institutions' staff will be able to easily and efficiently share and manage loan information anytime, anywhere, with an Internet connection. The solution will enable Bremer to achieve standardization in its credit analysis practices and credit presentations and eliminate disparate systems and duplicate data entry.

"Bremer Financial is now standardizing all its commercial credits on our cloud computing platform," said Doug McGregor, CEO, WebEquity Solutions. "Bremer looked at the major industry players and found in us the best solution to help it attain data integrity and uniformity of practices across its entire organization. Until institutions accomplish those fundamental things, they really can't begin to manage and mitigate credit risk. Bremer has taken a key step toward proactive and thorough portfolio risk management—and we're pleased to play a significant part in that effort."

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About WebEquity Solutions

WebEquity® is the proven leader in on-demand lending software. More than [650 financial institutions](#) and 10,000 lending professionals use WebEquity to automate and streamline their lending process and reduce operational costs, while making more uniform and profitable credit decisions. The company offers financial institutions a distinct advantage with a single solution that works for all loan types, an on-demand model that provides centralized, anywhere access, and the flexibility to configure the system so it fits their lending practices. WebEquity serves institutions in the U.S., Canada and Australia. For more information call 800.264.0787 or visit www.webequitysolutions.com.

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