MCR DMS

Debt Management System



Specifically Designed for Managing Electric Cooperative Debt

MCR's Debt Management System

Are You Having a Debt Crisis?

The typical electric cooperative can have hundreds of individual long-term debt issuances. Oftentimes, this leads to the creation of several disjointed spreadsheets throughout the organization, leaving it difficult to find the most up-to-date information on company debt.

A Single Tool to Manage Electric Cooperative Debt



MCR's Debt Management System (DMS) provides a centralized database for storing, administrating and reporting an unlimited number of debt issuances. DMS can be utilized across several. areas of the company, such as treasury, accounting and financial planning.

DMS is the best of both worlds; it has the flexibility of Excel along with the structure of a rigorous database.

DMS maintains all your company debt in one place; since it was developed specifically for eletric cooperatives, it comes already configured for RUS, CoBank, CFC and Private Placement debt.

DMS features:

- Flexible time periods and payment schedules
- Ability to attach and view loan documents within the application
- Data entry sheets with drop-downs to facilitate accurate data recording
- Integration into MCR's Financial, Risk & Strategy Tool (FRST™)

DMS handles:

- Variable interest rates Custom principal payment schedules
- Debt repricing
- Interest rate discounts: loan fees
- Interest rate swaps
- Interest adjustments for weekends and holidays

DMS maintains:

- Loan holder information Vendor payment information
- Up to date amortization An unlimited number of debt supplemental data and rollups

schedules

The DMS Edge:

- Open, flexible tool
- Knowledgeable consultants
- Fast processing
- Easy to work with consultants
- Robust reporting &
- Fast implementation: 2-4 weeks

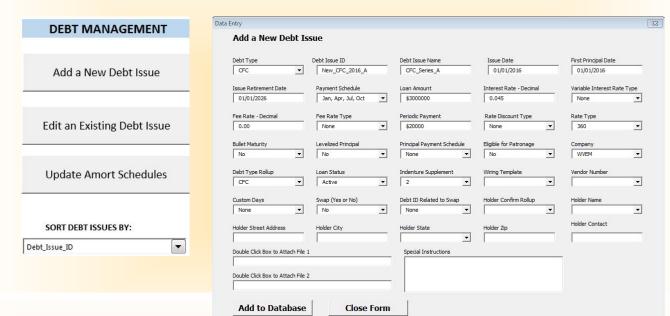
analysis

To learn more about MCR, visit us online at www.mcr-group.com/financial

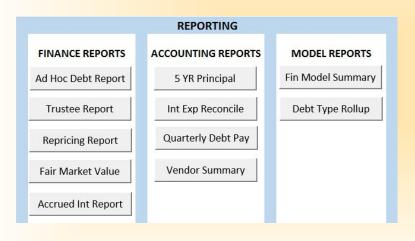
MCR's Debt Management System

Don't Let Your Debt Manage You!

DMS is designed for ease of use. Users apply a series of menus and data entry screens to manage all the company debt within a single system.



Along with a host of standard reports, MCR consultants will customize reports specific to each cooperative. Each report within DMS has flexible time periods for both the starting and the end date.



Typical standard reports are:

- Trustee Compliance
- Fair Market Value
- Accounting G/L Uploads
- Average Life
- Ad hoc for single or groups of issue(s)



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