#### PollyEx, ALM First Offer Integrated Mortgage Pipeline Hedging for Banks and Credit Unions

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**Dallas, Texas** – PollyEx, a mortgage software company focused on the capital markets and secondary users through its Pricing Engine and Loan Trading Exchange, has partnered with ALM First to offer integrated mortgage pipeline hedging directly through its pricing platform.

“Mortgage pipeline hedging has become an increasingly important tool in the current environment. Every basis point of profitability counts and hedging with ALM First can provide unique advantages,” said Mike Ensweiler, Principal of ALM First. “We’re pleased to partner with PollyEx to provide our services to more mortgage providers.”

PollyEx™ delivers efficient, customized pricing tools enabling Capital Markets and Secondary users to focus on driving revenue and efficiency. Key highlights of their Pricing Engine (PPE) include: dynamic margin management, the ability to generate and distribute rate sheets in under 10 mins, real-time pricing via Fannie Mae SMP, Freddie Mac CRX, PennyMac, testing & version Control and bi-directional pricing data from buy side execution to the point of sale.

“We’re excited about this new partnership, which will benefit our clients by integrating mortgage pipeline hedging,” said Adam Carmel, Founder and CEO of PollyEx. “We look forward to bringing our revolutionary solution to more mortgage providers, especially credit unions and other depositories, as we move forward.”

**About ALM First**

ALM First Financial Advisors is a strategic partner for depositories, offering an array of financial advisory services. Since 1995, our expertise in asset/liability management, fixed income portfolio management and hedging, has allowed us to deliver deeper insights into financial institutions’ balance sheets, strengthening their financial performance and building efficiencies. With more than $45 billion of investments under management, ALM First is an SEC-registered investment advisor, acting as an unbiased third party, offering commission-free, fee-based services to over 300 financial institutions across the country.

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