

A Guide to CBAI Members' Discounts and Professional Services

Description of Services

1. APITURE (formerly First Data) – since 2017

APITURE is a global-leader in commerce enabling technology and has taken digital banking to the next level by developing a secure, simple and effective product suit to meet the needs of today's customer. The user-friendly online banking platform makes it easy for businesses and consumers to manage all their banking needs, including online bill pay, cash management for business, and personal financial management for consumers.

Bryan Grieve – bryan.grieve@firstdata.com – 314/703-7246

2. BAKER GROUP (THE) - since 1982 - CBAI Vendor of The Year 1993, 1998 and 2003

Baker is a leader in the development of asset/liability software and investment portfolio strategies for community banks. As an independently owned firm, Baker specializes in products and programs designed to address community banks' needs in investment portfolio analysis, securities selection, and interest-rate risk management.

Terry McElwee - terry@gobaker.com, Ken Judd, Deon Perryman, or Jason Vlcek 888/333-7704

3. BankOnITUSA – since 2013 – CBAI Vendor of the Year 2017

Imagine moving all of the servers out of your bank to a secure location that can withstand a F-5 tornado, managed by some of the brightest minds in the IT world, that passes every IT regulatory exam, never experiences down-time, installs all updates and security patches on a regular basis, and you never have to replace a server again. It's available today and it's called cloud computing. BankOnIT's *Bankers Private Cloud* and managed IT services provide data and infrastructure protection, systems availability and recovery, fraud detection and mitigation, and helps bankers better manage the pace of technological change. CBAI members receive a \$5.00 discount per user, per month.

David Wilcox – dwilcox@bankonitusa.com – 405/615-7625

4. Bank Trends - since 2012 - Bank Trends is a Call Report-based peer analysis tool that allows users to review performance trends at banks, and compare those trends against peer groups, which can be changed with the click of a button. Annual subscription rates for CBAI members begin at \$1,360, which includes the 15% member discount.

Michael Stinson - michael@bank-trends.com - 415/754-8659, or Reid Ten Kley - reid@spotlight-financial.com - 503/922-3299

5. CBAI 401(k) Multiple Employer Plan – since 2013 - CBAI has partnered with Midwestern Securities Trading Company and Pentegra to provide a multiple employer 401(k) plan, or MEP. Merging individual bank 401(k) plans into the CBAI MEP enables participating banks to more effectively outsource 401(k) plan fiduciary responsibilities and liabilities, while providing potential cost savings. Most importantly, the MEP is controlled by an oversight committee comprised of banks participating in the MEP. The participating banks have direct input into plan structure, funds selection, etc.

Nathan White - nwhite@midwesternsecurities.com - 800/732-8601

6. CBAI Enhanced Email Services – since 2011 - CBAI's Premier Email Service protects sensitive data across multiple devices. The service provides a total email package including exchange hosting, remote access, full archiving, encryption, and calendaring with members receiving a discount ranging between 10 and 30%.

Jemmy Dial – [jemmyd@cba.com](mailto:jemyd@cba.com) – 800/736-2224

7. CBIS Powered by Arthur J. Gallagher & Co. - since 2011 –

CBAI Vendor of the Year 2015 - CBIS is powered by the professionals at Gallagher to provide CBAI member banks with the best source for insurance solutions, including bank blanket bond, D&O liability, property and casualty coverage, cyber and group health. CBAI members receive a free review of their bank's current insurance coverage.

Patti Tobin – patti_tobin@ajg.com - 217/414-4485

8. CSC - since 2004 - CSC provides the most complete and accurate UCC search, filing, retrieval, and portfolio-management services nationwide. CSC provides powerful online management tools that track and audit member banks' UCC filings and generates reminders of filing expirations. CBAI members receive discounts up to 45%.

Russell Lash – russ.lash@cscglobal.com – 800/858-5294 X63714

9. CSI Secure Connect - since 2010 - CSI's Secure Connect Board Portal provides directors with secure online access to board materials and other confidential information from anywhere in the world.

CSI WatchDOG® Elite SmartRisk IQ – since 2016 - CSI developed a comprehensive enterprise risk management (ERM) solution that helps banks reduce the cost of managing compliance, engage management, and inform the board about possible risks and opportunities. And exclusively for CBAI members, access to the ERM solution is delivered through their CSI secure portal connection.

Bill Evers – bevers@csiweb.com - 800/545-4274 X19224

10. Econocheck – NEW!

Implementing a new benefit-enhanced checking solution will generate significant fee income while providing value-added services that your customers will thank you for including in their checking account. Sound like a fantasy? Econocheck's Relationship Checking Programs and strategies makes that fantasy a reality. Banks report earning up to \$60 per year in net profit per DDA, and CBAI members receive preferred pricing on the Secure Checking package. Members also receive cell phone protection, identity protection, online and mobile shopping discounts, and more.

Jeff Phillips – jeff@econocheck.com - 312/343-2752

11. Fitech Payments – since 2015 – CBAI Vendor of the Year 2016

Fitech enables community banks to provide small business clients with merchant card processing at no risk to the bank, while generating a new revenue stream of 30%-50% of the net margin as residual income. Fitech's focus is in providing community bank business customers with below market pricing and superior customer service.

Berin Lacevic – blacevic@fitech.com – 682/201-5551

12. Harland Clarke Printed Products - since 1988 - CBAI Vendor of The Year 1996, 2002 and 2013

Member banks that enter into a check-purchasing agreement with Harland Clarke receive a special price increase cap that guarantees the check prices paid by CBAI member banks will not increase more than 3% and only in conjunction with a national price increase. Banks also receive a 5% rebate on marketing services, MICR forms and card services.

Diane Schipkowski - diane.schipkowski@harlandclarke.com – 815/493-8763

13. Homefield Energy, a Dynegy Company - since 2010 - Reduce your bank's electricity costs! Homefield Energy offers CBAI member banks a special price based on the projected aggregate load of the entire CBAI membership, plus a 10% discount.

Lauren Sciuto – lauren.sciuto@vistraenergy.com – 618/343-7793

14. ICBA Bancard - since 2010/TCM Bank - since 2004

ICBA Bancard provides community banks with a number of cutting-edge credit card options. As a direct card issuer, your bank owns its receivables, retains 100% of the interest income and fees, approves all applications, and can tailor its program to meet the specific needs of your customers. If your bank isn't ready to manage its own credit card program, or wants to sell an existing portfolio, the TCM Bank program is your answer. Your bank retains the relationship with the customer and a portion of the profit!

Mike Duke - miked@cbai.com - 800/736-2224

15. Kasasa – since 2006 – CBAI Vendor of The Year 2007

Kasasa® is the innovative leader in branded, community-powered banking products proven to drive profit and growth for community banks. With unprecedented access to training, compliance, research, support resources and customized consulting, Kasasa's flagship suite provides a research-based strategy, leveraging the power of a branded relationship platform. Kasasa is making community banks the topic of conversation for happy consumers nationwide, and CBAI members receive a 5% discount on all fees.

Tom Snyder - tom.snyder@kasasa.com – 630/310-0401

16. Regency 360 – NEW!

CBAI member banks of all sizes and locations will benefit from ordering and managing office supplies and printed inventory from Regency's single-source dashboard. The platform combines orders for common items, enabling members to receive volume-based pricing usually reserved for the nation's largest banks. Managing the purchases of office supplies, envelopes, letterhead, and promotional apparel, that can number in the hundreds, sometimes thousands, of different items that banks order and use on a regular basis can be a logistics nightmare. Departments and branches ordering items independently can lead to inconsistent branding, loss of volume discounts and unused inventory. The Regency 360 platform streamlines the procurement and inventory management process, provides for consistent branding across all channels, and volume-based pricing that reduces costs.

John Bybee – jbybee@regency360.com – 217/653-4028

17. SHAZAM - since 2000 - CBAI Vendor of The Year 2001, 2005

and 2011 – Member-owned financial services company providing choice and flexibility to community banks throughout the U.S. since 1976. A single-source provider of debit card, core, fraud prevention, security, marketing and much more. CBAI members receive an annual rebate of \$50 per ATM.

Tom Miller – tmiller@shazam.net – 618/444-4009

18. Welch Systems - since 1982 – CBAI Vendor of The Year 2014

Members receive a discount of not less than 6% off of WSI's standard pricing on world class money handling equipment and a double warranty when a maintenance agreement is signed at time of order. Equipment includes coin sorters, currency counters, coin wrappers, MICR encoders, ATMs, Intelligent Cash Recyclers and Self-Service Coin Solutions.

Jeff Radtke - jradtke@welchsystems.com – 847/341-0747

19. Wolters Kluwer - since 1988

Wolters Kluwer is the market leader in providing compliance, credit, and operational risk management solutions. Its integrated and stand-alone deposit, lending and IRA solutions can help financial institutions efficiently comply with federal and state regulations.

WKFS Cash Suite puts nine integrated financial analysis and credit risk software tools into the hands of community bank lenders. CBAI members receive a 10% discount.

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