

A Guide to CBAI Members' Discounts and Professional Services

Description of Services

1. 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

2. BankOnIT – since 2013 - 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

3. 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 \$1,020, 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

4. 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

5. CBAI Premier Email Service – 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%.

Mike Duke – miked@cba.com – 800/736-2224

6. CBIS, a division of A.J. Gallagher & Co. - since 2011 – CBAI Vendor of The Year 2015 - CBIS is powered by the professionals at A.J. 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@mycbis.com - 217/414-4485

7. 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

8. Corporation Service Company (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 an 18% discount.

Paul Schultz – paul.schultz@cscglobal.com – 800/927-9801 X62670

9. Dell Discount Purchasing Program – since 2015 – CBAI members, employees and small business customers can take advantage of preferred pricing on computer equipment such as workstations, servers and laptops through an agreement with Dell computers and ICBA. On average CBAI members will enjoy savings of 30% on each order. Ordering is easy: Visit www.dell.com/icba or call 800/757-8442. Be sure to include the Dell member ID 141351622 for maximum discounts.

Mike Duke – miked@cba.com – 800/736-2224

10. Diversified Services - since 2011- Diversified has been working with farmers to develop risk management plans since 1969. Services include grain marketing plans, futures and options strategies, and the tools necessary to integrate crop insurance with an overall risk management plan. Diversified writes crop insurance in 24 states and provides administrative, marketing, and adjusting services for the federal crop insurance program.

Scott Crumbaugh - scott.crumbaugh@cgb.com - 989/513-0833

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. CBAI members receive an additional 5% revenue share.

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 4% and only in conjunction with a national price increase. Last year, the cap saved members \$200,000 on check purchases. 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.

Michael Grimes - michael.grimes@dynegy.com - 618/343-7744

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@cba.com - 800/736-2224

15. Kasasa (formerly BancVue) – 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.

Dave Prost - David.Prost@kasasa.com - 630/466-0992

Dan Kramer - Dan.Kramer@kasasa.com - 512/582-7103

16. Midwest Office - since 1999 - CBAI Vendor of The Year 2012

-Last year, discounts up to 35% saved members an average of \$4,500 on the purchase of office supplies, furniture and equipment. Orders may be placed by phone, fax, or on the web. **Next-day delivery is free.**

Kevin Gaffney - kgaffney@midwestoffice.com - 866/978-5555

17. Midwest Select Powered by: Midwest Office – NEW!

Midwest Office has developed a program EXCLUSIVELY for CBAI members that allows banks to merge all of their business consumables: office supplies, printing and promotional items, onto one platform. Midwest Select provides CBAI members with a simple one-click or repeat ordering system, ensuring consistency and quality every time. Bulk purchasing enables CBAI members to save up to 45% compared to a non-member.

Kevin Gaffney - kgaffney@midwestoffice.com - 217/303-5511

18. PerformanceDelta – since 2016

Developing a sales culture was once thought of as an enormous task for a bank, but PerformanceDelta makes the process simple and easy to manage. PerformanceDelta offers a comprehensive referral, pipeline and incentive tracking solution designed to increase performance, profitability and growth within a bank. It is an intuitive web-based solution that can be accessed from anywhere that has a computer, mobile device or tablet with internet access. CBAI members receive up to 35% off implementation costs and 40% off ongoing monthly fees.

Chris Burgess - chris.burgess@performancedelta.com - 601/853-4500 X111

19. 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

20. Solidifi - since 2011

Solidifi is an industry leader in providing accurate and timely flood zone determinations. Its flood zone certificates offer complete compliance with federal flood insurance regulations. CBAI members pay just \$12.00 for each flood zone determination certificate.

Rick Bateman - rbateman@solidifi.com - 513/659-4451

21. 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

22. 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.

NEW! 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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