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Founded as a separate corporate entity in 1981 to provide special member services, Community BancService Corporation, Inc. (CBSC), aggregates the clout of CBAI member banks to negotiate lower costs, more favorable terms and improved access to essential bank products and services. Before CBSC rolls out a new program, it is subjected to a thorough review.

DUE DILIGENCE

Community banks are required to gather, analyze, and report an enormous amount of information about their third-party service providers. Recently, bankers told CBSC staff that examiners now expect a due diligence file on every bank vendor — even the snow-removal company!

The CBSC staff and leadership invest hundreds of hours annually evaluating new vendor services, checking references, analyzing financial statements, and verifying vendor performance. The board also insists that new programs provide member benefits. Often a benefit is improved contract terms; i.e., the board may negotiate a shorter term or reduce termination requirements. In many agreements, CBSC has strengthened vendor-performance requirements by making them liable for their actions. Those are benefits that bankers don’t often see because they are not as visible as a discount or rebate, but they are just as important.

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THANK YOU FOR YOUR SUPPORT!

For more information regarding the Foundation, contact the CBAI Department of Communications at 800/736-2224 or cbaicom@cbai.com
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