

A Guide to CBAI Members' Discounts and Professional Services

Description of Services

1. Affinion Group – since 1978

Now your bank can customize value-added retail packages designed around your specific marketing goals: Account retention or acquisition; mature market; student market; affluent market; emerging affluent market.

Kelly Lavender - 800/251-2148, X2566- www.affiniogroup.com

2. BAKER GROUP (THE) – since 1982

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

Terry McElwee, Ken Judd, or Jason Vlcek 888/333-7704, 0750, or 5668

3. BancVue – since 2006

Reward Checking is a checking account program that pays account holders a high rate of interest and refunds out-of-network ATM fees for meeting technology-based banking services requirements that are proven to increase the bank's fee income and reduce costs.

Todd Hankin – 866/418-9590 X4534 – www.BancVue.com

4. Bank-Aide – since 1987

Bank-Aide's trusted market opinion research consulting services will tailor a survey to identify the steps necessary to achieve earnings growth. The carefully crated Bank-Aide survey will reveal changing customer needs and help bank management set priorities to grow core deposits; reduce deposit costs, FDIC fees, and other expenses; and enhance the bank's bottom-line.

Larry Hempel – 800/562-5405 – www.bank-aide.com

5. CSC – since 2004

Corporation Service Company (CSC) web-based due diligence and document-retrieval services provide the most complete and accurate Uniform Commercial Code (UCC) search and filing, and portfolio-management services nationwide. CSC provides powerful online management tools that track and audit member banks' UCC filings and generate reminders of filing expirations.

Paul Schultz- 800/927-9801 X2670 – www.csefinancialonline.com

6. CSI Web@Work – NEW!

CSI's Board Portal provides directors with secure anytime, anywhere access to board materials and other confidential information. Includes collaboration, voting, archive, and more. The **Employee Portal** offers an Intranet solution that combines powerful communications and productivity tools into a single affordable solution, which includes time clock, vacation manager, policy manager, remote access and more.

Mike Kelley – 800/736-2224 – www.csiwebatwork.com

7. CTH Technologies – NEW!

CTH specializes in protecting your customer's sensitive data while securing your bank's confidential information from accidental or malicious disclosure. Improving regulatory compliance ratings, while increasing user productivity are some additional benefits CTH delivers at exclusive low, members-only rates.

Bob Eigenbauer – 630/613-7070 – www.cthtech.com

8. CheckResultz – NEW!

CheckResultz is a leading provider of Business Account NSF Electronic Check Recovery Services (RCK). CheckResultz is a FREE service to commercial customers. The program is simple to implement and maintain. The bank simply redirects their business customers NSF items to CheckResultz, who converts the items electronically for collections, via ACH network. The bank receives a generous fee as each item is collected. There is absolutely no start-up or ongoing cost! Join CheckResultz and start earning addtl. fee income almost immediately.

Todd Maple – 888/311-7248, X223

9. Community Bank Card Services

ICBA Bancard – NEW!

Offering credit cards bearing your bank's name and logo can help keep your bank competitive. ICBA Bancard provides community banks with stable, cutting-edge credit card options to meet your bank's credit card strategy. 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. ICBA Bancard customers have access to special turnkey marketing programs, fraud loss protection coverage, and portfolio analysis tools.

Total Card Management Agent Card Program – 2004

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! TCM Bank options include the bank logo on a platinum plastic, ScoreCard merchandise/travel reward program, risk-free no-liability options, portfolio acquisition options, and no-cost marketing materials.

Mike Duke – 800/736-2224

10. Community Bank Web-Site Hosting Program – since 2000

CBAI's web hosting service meets regulators' expectations for security measures, disaster recovery, and intrusion detection. Affordably priced, this unique, members-only service can save your bank thousands of dollars annually.

Jenny Dial – 800/736-2224 – www.cbai.com

11. First Data Resources, Inc. - since 1997 (formerly FundsXpress®)

First Data is a premier provider of Internet-based financial services and products for community banks nationwide. Through a state-of-the-art data center the company delivers a secure, scalable and proven financial product suite. First Data's products include retail and commercial Internet banking, cash management, automated lending, account aggregation, and dynamic web sites.

Craig Stoppel – 800/419-8804 – www.firstdata.com

12. FIRST ROI – NEW!

71% of online Americans access the Internet first for product information before opening a new checking account. FIRSTBranch®, a powerful online marketing system from FIRST ROI, is proven to attract and sign-up online customers. CBAI members receive special discounted pricing.

Steve Prost – 847/341-8003 – www.FirstROI.com

13. Harland Clarke Printed Products – since 1988

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. Banks also receive rebates on marketing services, MICR forms and card services. *George Parthenios – 800/382-0818, X2312 – www.harlandclarke.net*

14. ICBA/Travelex Travellers Cheques Program

CBAI or ICBA members selling Travelex Travellers Cheques retain 100% of all commission income.

Becky Splichal – 800/458-1193 – www.travelex.com

15. Impact Financial Services – since 2002

An overdraft privilege services provider that can help member banks increase NSF fee income and provide a valuable new service to customers.

Bob Flowers, Jr. – 800/477-9452 or 615/300-9543

www.impactfinancial.com

16. Marquis Software Solutions – since 2005

Are you making a profit on that customer? You need to know the answer and you can have the answer! Marquis is the industry leading MCIF-CRM solution with more than 350 users worldwide. Marquis includes Customer and Product Profitability, Classic MCIF features, Campaign Management, Predictive Product Modeling, a Sales Platform, and an Executive Information System, all standard! CBAI members receive special discounted pricing.

Sean Cunningham – 800/365-4274 – www.gomarquis.com

17. Midwest Office Supply – since 2002

Midwest Office Supply offers CBAI member discounts of an avg. of 35% off the purchase of office supplies and furniture. *Next-day delivery is free.* Supplies can be ordered by phone, fax, or via the web.

Steve DeMarco – 866/978-5555 – www.midwestofficesupply.com

18. RBS WorldPay – since 2006

Supporting your small business clients' merchant card processing needs is a fundamental service that community banks can offer. The No-Liability Merchant Card Program is a turnkey service that eliminates risk while enabling the bank to serve its merchant customers.

Mike Duke – 800/736-2224

19. Recovery Solutions – NEW!

Recovery Solutions is a leading provider of business continuity solutions that provides a turnkey mobile disaster recovery program, which features a state of the art satellite technology package with a fleet of mobile bank facilities to allow complete business resumption for its clients. Its comprehensive program also includes a LiveSite test

for proof of concept and regulatory compliance.

Richard Lavin – 815/577-1999 – info@recoverysolutions.com

www.recoverysolutions.com

20. Jeffrey Rice Audit Consulting – since 1988

Ongoing loan audit and review services by a reputable, professional firm are available to CBAI members at an exclusive discount.

Jeffrey Rice – 217/459-2921 – auditu269@msn.com

21. Sageworks – since 2008

Sageworks Analyst is a commercial loan analysis software program designed specifically for the needs of community banks. It utilizes easy to follow tax return input forms, can spread multiple individuals, real estate and businesses to produce a global analysis of all related parties in the credit. A narrative text report can be produced utilizing real time private company industry statistics gathered from CPA firms across the country every day. Banks value the automation of the analysis of their commercial loans by bringing greater consistency and efficiency to the process. CBAI members receive substantial discounts on one and three year agreements.

Matt Kirby – 919/851-7474, X535 – www.sageworksinc.com

22. SHAZAM® - since 2000

CBAI members receive special discounts on SHAZAM ATM debit card services. SHAZAM is the only EFT network serving Illinois that is owned and controlled by community-based financial institutions.

Join the SHAZAM program and help ensure that community banks have a voice in the ever-changing EFT services arena.

Tom Miller – 800/844-8493 – www.shazam.net

23. Triad Financial Services – since 2006

Triad delivers A-rated loans yielding 7-8%. Its underwriting expertise and the establishment of a cash reserve greatly diminishes credit risk to the community bank.

Darrell Boyd – 270/748-7702 – www.triadfs.com

24. Welch Systems – since 1982

Recognized for consistently providing quality money handling products and solutions, Welch Systems offers CBAI members an exclusive discount and double warranty on all new Talaris equipment: Teller Cash Dispensers/Recyclers, Self-Service Coin Solution and back office coin sorters, currency counters, coin packagers, and automatic coin wrappers.

Jeff Radtke – 800/322-2657, X179 – www.welchsystems.com

25. Wolters Kluwer Financial Services – since 1988

Wolters Kluwer is the market leader in providing compliance, credit, and operational risk management solutions to a variety of financial institutions. The company's integrated and stand-alone deposit, lending, IRA, and Financial Intelligence solutions can help financial institutions efficiently comply with federal and state regulations.

Pam Braland – 800/397-2341, X5315 – www.wolterskluwerfs.com