

# A Guide to CBAI Members' Discounts and Professional Services

## Description of Services

### 1. Affinion Group – since 1980

Affinion Group's **Reward & Protect** provides bank customers with cash-back rewards and real-time monitoring and notification of unauthorized card use. **On-Demand Marketing** is a turn-key direct mail program that gives community banks the marketing brawn of larger institutions without the overhead. Members receive a 15% discount.

*Jeff Glueck - 615/764-2163*

### 2. Ameren Energy Marketing – since 2010

Reduce your bank's electricity costs! AEM and The Stone River Group offers CBAI member banks a special price based on the projected aggregate load of the entire CBAI membership, plus a 10% discount.

*Don Frontone – 217/737-5811 or Michael Grimes – 314/401-7089*

### 3. 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*

### 4. BancVue – since 2006

BancVue is a research-driven product development company that creates innovative, market-ready products and multi-channel online strategies for community financial institutions to win the war against the megabanks. Programs include KASASA, Reward Checking, and Money Island. CBAI members receive a 5% discount.

*Steve Prost – 847/341-8003 – [www.BancVue.com](http://www.BancVue.com)*

### 5. Bank Aid – since 1987

Custom market opinion research. *Larry Hempel – 800/562-5405*

### 6. Bank Trends – NEW!

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 begin at \$1,000 and members receive a 15% discount. *Michael Stinson – 415/509-3271*

### 7. CSI Board Portal Intranet – since 2010

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

*Bill Evers – 800/545-4274 X19224 – [www.cswebatwork.com](http://www.cswebatwork.com)*

### 8. CheckResultz – since 2008

A leading provider of Business Account NSF Electronic Check Recovery Services (RCK), CheckResultz is a FREE service to commercial customers. The bank receives a generous \$8.00 fee per each item collected.

*Todd Maple – 888/311-7248, X223 or Kris Anderson – 800/241-6266*

**9. Community BancInsurance Services, powered by Nicoud – NEW**  
CBIS is now powered by the professionals at Nicoud to provide CBAI member banks with the best source for insurance solutions. Providing bank blanket bond, directors and officers liability, property and casualty coverage, and group health requires a certain expertise. Nicoud's staff has decades of bank experience.

*John Immordino – 217/891-7475 or Patti Tobin – 217/414-4485*

### 10. Community Bank Card Services

#### **ICBA Bancard – since 2010**

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. You'll have access to special turnkey marketing programs, fraud loss protection coverage, and portfolio analysis tools that will increase profit while mitigating risk.

#### **Total Card Management Agent Card Program – since 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! *Mike Duke – 800/736-2224- [miked@cba.com](mailto:miked@cba.com)*

### 11. 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 generate reminders of filing expirations and CBAI members receive an 18% discount.

*Ciela Corradin - 800/927-9801 X3439 – [www.cscfinancialonline.com](http://www.cscfinancialonline.com)*

### 12. Diebold Incorporated – NEW!

Founded in 1859, Diebold is a global leader of self-service delivery systems, security, and service for community banks. CBAI members receive a 20% discount on physical security products, 18% on electronic security products, 10% on ATM supplies, and an extended warranty on ATMs. *Steve Zamagias – 513/600-8346 – [www.diebold.com](http://www.diebold.com)*

### 13. Diversified Services – NEW!

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.

*Leigh Lamb - 217/479-6010 – [www.diversifiedservices.com](http://www.diversifiedservices.com)*

### 14. First Data Resources, Inc. - since 1997

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 including retail and commercial Internet banking, cash management, automated lending, account aggregation, and dynamic web sites. CBAI members receive a 5% discount.

*Bob Berno - 802/734-1182 – [www.firstdata.com](http://www.firstdata.com)*

**15. 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. 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 - 815/493-8763 – [www.harlandclarke.com](http://www.harlandclarke.com)*

**16. Midwest Office – since 2002**

Last year, discounts of 35% saved members an average of \$3,300 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. Don't buy from on-line retailers!* Buy local or from Midwest. Midwest supports community banking.

*Kevin Gaffney – 866/978-5555 – [www.midwestoffice.com](http://www.midwestoffice.com)*

**17. Recovery Solutions – since 2009**

Recovery Solutions a leading provider of business continuity solutions, 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 bank clients. The program also includes a LiveSite test for proof of concept and regulatory compliance. Members receive a 7% discount.

*Richard Lavin – 815/577-1999 - [www.recoverysolutions.com](http://www.recoverysolutions.com)*

**18. Jeffrey Rice Audit Consulting – since 1988**

Ongoing loan audit and review services by a proven, reputable and professional firm are available to CBAI members at a 5% discount.

*Jeffrey Rice – 217/459-2921 – [auditu269@msn.com](mailto:auditu269@msn.com)*

**19. Sageworks – since 2008**

Sageworks provides a suite of commercial-loan analysis tools that spread financial data for multiple business entities producing a true global cash-flow analysis, real-time industry comparisons and a narrative report. CBAI members receive discounts up to 15%.

*Gerald Webber – 615/335-0307 – [www.sageworksinc.com](http://www.sageworksinc.com)*

**20. SHAZAM® - since 2000**

CBAI members receive a rebate of \$50 per ATM annually, plus special discounts on one-time fees to join the SHAZAM ATM network. 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](http://www.shazam.net)*

**21. Southwest Financial – NEW!**

Southwest 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 – 800/733-3312, X1712 – [www.sfsltd.com](http://www.sfsltd.com)*

**22. 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.

*Darrell Boyd – 270/748-7702 – [www.triadfs.com](http://www.triadfs.com)*

**23. Welch Systems – since 1982**

Members receive a 6% discount and double warranty on all new Talaris equipment: Teller Cash Dispensers/Recyclers, Self-Service Coin Solution, currency counters, coin packagers and automatic wrappers.

*Jeff Radtke – 800/322-2657, X179 – [www.welchsystems.com](http://www.welchsystems.com)*

**24. Wolters Kluwer Financial Services – 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.

*Mark Jackowiak – 888/484-7444, Tom Beverly – 888/539-5554, or Ben Snyder – 888/637-3330 – [www.wolterskluwerfs.com](http://www.wolterskluwerfs.com)*

**25. WorldPay – since 2006**

Enables community banks to provide small business clients with merchant card processing at no risk to the bank while generating a new revenue stream. CBAI members receive a 2% increase over standard market rates.

*Mike Duke – 800/736-2224- [miked@cbai.com](mailto:miked@cbai.com)*

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