



CBAI and ADVANTAGE, powered by JMFA Deepen Partnership to Drive Growth and Innovation for Illinois Community Banks

Springfield, IL – November 5, 2025 – The **Community Bankers Association of Illinois** (CBAI), through its business services affiliate, Community BancService Corporation (CBSC), and **ADVANTAGE, powered by JMFA** today announced the renewal and expansion of their long-standing strategic partnership, marking a new chapter in their shared mission to help community banks thrive in an increasingly competitive landscape.

Over the past three years, CBAI and **ADVANTAGE, powered by JMFA** have worked together to support Illinois community banks with solutions that balance profitability and consumer protection. Now, under the expanded partnership, the focus turns to the future, delivering modern tools and measurable results that help community banks grow responsibly, operate efficiently, and better serve their customers in an era of constant change.

Expanding Value for CBAI Members

Through the renewed agreement, **CBAI** member banks gain access to enhanced benefits designed to increase income and performance while maintaining regulatory confidence and consumer trust. Exclusive member advantages include:

- 10% discount on **ADVANTAGE's Next Generation Overdraft Privilege®** program, with the upfront retainer fully waived.
- Preferred member pricing on ADVANTAGE's full suite of growth and optimization solutions: **Contract Optimizer**, **Checking Acquired**, and **Advantage Direct**.
- Dedicated partnership support from ADVANTAGE's experienced account and implementation teams to ensure a seamless experience and measurable ROI.

A Partnership Built on Trust and Shared Purpose

"We are pleased to continue our partnership with ADVANTAGE powered by JMFA, a long-time and trusted partner to Illinois community banks," said Mike Kelley, President of CBSC. "Their proven solutions, transparency, and focus on community bank success align perfectly with CBAI's mission to help members strengthen performance and better serve their customers."

"CBAI has been an incredible advocate for the community banking industry," said John Cohron, Chief Executive Officer of ADVANTAGE powered by JMFA. "This expanded partnership is about more than products, it's about empowering community banks with the resources and technology to grow income, streamline operations, and deliver the kind of personalized service their customers depend on."

Continuing a Legacy of Strengthening Community Banking

The renewed partnership takes effect immediately. CBAI member banks interested in learning more about preferred pricing or new program offerings can contact CBSC or **ADVANTAGE** directly.

About the Community Bankers Association of Illinois (CBAI)

The **Community Bankers Association of Illinois** represents nearly 300 Illinois community banks and their 20,000 employees. Its mission is to collectively promote the success of community banks through advocacy, education, and collaboration. CBSC, CBAI's business services affiliate, connects member banks with trusted providers offering solutions that enhance performance and profitability.

About ADVANTAGE, powered by JMFA

ADVANTAGE, a division of JMFA Holdings Corp., partners with banks and credit unions nationwide to drive growth through consulting, technology, and performance-improvement solutions. Its flagship offerings, Next Generation Overdraft Privilege®, Contract Optimizer, Checking Acquired, and Advantage Direct, help financial institutions improve income, efficiency, and account growth while maintaining compliance and consumer confidence.

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