

A Guide to CBAI Members' Discounts and Professional Services

DESCRIPTION OF SERVICES

1. Adlumin, an N-able Company – since 2021

Adlumin is the command center for security operations built on patented serverless data processing architecture. With Adlumin, community banks have access to a foundational technology that combines telemetry collection software and integrations, data science and threat research strategies, active directory and account monitoring, log management capabilities, and more. Adlumin is a cost-efficient platform viable solution for any sized bank—small, medium, or large. CBAI members will receive a 10% discount.

Andy Bohmbach – andy.bohmbach@adlumin.com – 608/556-9015

2. ADVANTAGE, powered by JMFA – since 2022

ADVANTAGE, powered by JMFA can help your bank achieve better results through strategic, data-driven recommendations. With ADVANTAGE on your side, community banks can stay ahead of regulatory and examiner expectations with a consumer-focused overdraft strategy that preserves revenue and includes a 100% compliance guarantee. Banks can also efficiently uncover significant savings and secure more value in their vendor contracts with ADVANTAGE's expertise for negotiating the best deal for new, innovative, consumer-driven services. CBAI members receive a 10% discount on the Next Generation Overdraft Privilege Program.

Dan Boyer – dan.boyer@jmfa.com – 636/275-2901

3. BAKER GROUP (THE) – since 1983 – CBAI Vendor of The Year 1993, 1998, 2003 and 2019

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.

Deon Perryman – dperryman@gobaker.com – 800/960-6990 – Mo Kelley, Frank Coffey, Ken Judd, or Jason Vlcek

4. CBAI 401(k) Multiple Employer Plan – since 2014

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 outsource 401(k) plan fiduciary responsibilities and liabilities more effectively, 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

John Schafer – john.schafer@pentegra.com – 914/821-9534

5. CBAI Website Hosting and Enhanced Email Services – since 2000

For more than 20 years, CBAI has been hosting websites for member banks utilizing state-of-the-art technology, security, and offering superior customer support, at the deeply discounted rate of just \$1,295 annually.

CBAI's Enhanced Email Services provides member banks with access to exchange hosting, remote access, full archiving, encryption, calendaring, and Office 365, at discounts of up to 40%. These email solutions have met FINRA and SEC privacy and security requirements, including fully redundant SOC 2 Type II-audited and backed with outstanding support.

Jenny Dial – jennyd@cbai.com – 217/529-2265

6. CBIS a Gallagher Company – since 2011 – CBAI Vendor of the Year 2015 and 2023

CBIS is backed by Gallagher's expert professionals to member banks with the best source for premier insurance solutions, including bank blanket bond, D&O liability, property and casualty coverage, cyber and group health. CBAI members receive a free strategic review of their bank's current insurance coverage and have multiple specialized risk evaluation and training tools at their disposal.

Dylan Ground – dylan_ground@ajg.com – 217/547-2044

7. 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 discounts up to 50%.

Russell Lash – russ.lash@cscglobal.com – 800/858-5294 X63714

8. College Ave Student Loans – since 2020

College Ave's referral program gives Illinois' community banks the ability to serve the higher education funding needs of their customers and local communities with a trusted partner in the student loan industry while avoiding all loan administration responsibility and credit risk. The online application is easy to complete, and borrowers receive a credit decision in less than three minutes.

Mike Duke – mduke@cbai.com – 217/529-2265

9. Data Business Equipment, Inc. – since 1982 – CBAI Vendor of The Year 2014

Members receive a discount of not less than 6% off DBE'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@dbeinc.com – 847/341-0747

10. Deluxe Merchant Services – since 2015 – CBAI Vendor of the Year 2016

Deluxe 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. Deluxe's focus is in providing community bank business customers with competitive pricing and superior customer service.

Rian Clinton – rian.clinton@deluxe.com – 817/698-2253

11. Econocheck – since 2018

Implementing a new benefit-enhanced checking solution will generate significant fee income while providing value-added services that your customers will thank you for including in their checking account. Banks report earning up to \$60 per year in net profit per DDA, and CBAI members receive preferred pricing on the Secure Checking package, which includes: cell phone protection, identity protection, online and mobile shopping discounts, and more.

Nancy Planells – nancyp@econocheck.com – 314/323-2252

12. Hopkins & Howard, Bank Stock Appraisers – since 2025

H&H is a leading provider of bank stock valuations for community banks from the Florida Keys to north of Seattle. H&H only performs bank stock valuations, typically for ESOP, 401(k) plans, option plans, estate planning, estate tax returns, and shareholder agreements, which can be used as a measuring stick for bank shareholder progress. H&H also provides expert witness service for bank stock values.

Joe Hopkins – joe.hopkins@hopkinsandhoward.com – 314/503-4962

13. ICBA Payments – since 2010/TCM Bank – since 2004

ICBA Payments provides community banks with 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 your customer's specific needs. And 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. Heather Sullivan – heather.sullivan@icba.org – 202/597-0330

14. ICBA CRA Solutions – since 2020

ICBA CRA Solutions helps create safe and secure living environments for the elderly with help from local banks. Partner with ICBA CRA Solutions and you will receive CRA credit, boost your community relations profile and develop new business relationships, while ensuring safe, secure environments in nursing homes, HUD communities and veteran's homes.

David Lenoir – david.lenoir@icba.org – 901/529-4786

15. IRONCORE – since 2020 – CBAI Vendor of The Year 2022

IRONCORE provides innovative technology solutions based on banking industry knowledge and best-practice methodology for cybersecurity, cloud hosting, managed networks and IT lifecycle management. CBAI members receive a 5% discount as well as a Free Annual Vulnerability Scan!

Joe Carty – joe.carty@ironcore-inc.com – 608/799-3701

16. Kasasa – 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.

Tracy Zepeda – tracy.zepeda@kasasa.com – 406/552-5703

17. Ncontracts – since 2019

Ncontracts is a leading provider of compliance and risk management solutions to the financial services industry. CBAI members receive a 5% discount on one-time and annual subscription fees in addition to multiple module discounts for the following: Ncomply—a compliance management system that includes a library of rules and regulations, Ncontinuity—business continuity management software, Nfindings—audit and exam findings management software, Nrisk—enterprise risk management software, Nvendor—vendor management software.

Kim Miller – kim.miller@ncontracts.com – 630/670-7676

18. Regency360 – since 2018

Regency's Online Company Store automates the acquisition, distribution, warehousing and invoicing of office supplies, corporate-logoed apparel and promotional items. The gained efficiencies save time. Bulk purchasing, offsite storage and on-demand fulfillment saves money. The administrative dashboard puts bank management in control of all aspects of the supply chain including product usage by department and branch. Automate bank purchasing today!

John Bybee – jbybee@regency360.com – 217/653-4028

19. Revio Insight – since 2025

Revio Insight is your go-to analytics platform for turning complex data into actionable Intelligence. Revio provides community banks with improved access to transaction Analysis services, which enable bankers to identify its customers that are obtaining Banking products and services elsewhere. Utilizing powerful computing software. Revio can scan the payments histories of every bank customer and organize the Findings into easy-to-read actionable reports, providing deep insights into customer behavior and trends. CBAI members receive a 15% discount on the one-time implementation fee and a 10% discount on annual subscription fees.

Sanjay Bhaskar – Sanjay@getrevio.ai – 302/346-5704

20. Risk Strategies/IZALE Financial Group – since 2021 – CBAI Vendor of The Year 2021

BOLI plans are commonly used by banks to fund the ever-rising cost of executive and employee benefits and are powerful tools to help recruit and retain key employees. Bank regulations and tax laws are complex. The experts at Risk Strategies have proven themselves to be among the best in the business at structuring plans that maximize return and avoid unanticipated tax consequences. Risk Strategies will provide CBAI members with a complimentary, no-obligation review of their existing plan.

Scott Richardson – scott@izalefg.com – 847/902-3401

Phil Aderton – phil@izalefg.com – 630/561-9071

21. SHAZAM – since 2000 – CBAI Vendor of The Year 2001, 2005 and 2011 –

SHAZAM is the only nationwide independent, member-owned debit network, processor and core provider supporting community banks. Founded in 1976, SHAZAM is a leader in payments and financial technology with a simple mission: Strengthening community financial institutions. CBAI members receive an annual rebate of \$50 per ATM.

Trishia Tousignant – ttousig@shazam.net – 682/229-9736

DocuCommand is SHAZAM's advanced, enterprise-wide document scanning, archiving, retrieval, and management system. DocuCommand enables users to access the information they need anytime, anywhere and CBAI members receive a 5% discount.

Wayne Sanderford – wsander@shazam.net – 922/342-6700

22. Stone River Group (The) – since 2018

The Stone River Group's (SRG) electric and gas procurement experts are independent of any energy producers, sellers or transmitters. They do not make or sell power – they make it more affordable for CBAI members. To ensure CBAI members receive the best possible price, SRG solicits qualified proposals from a number of gas and electricity service providers. Additionally, SRG consultants will aggregate members from the same region of the state and use their combined purchasing power to negotiate even lower rates.

Don Frontone – stonerivergroup@aol.com – 217/737-5811

23. Vericast – since 1988 – CBAI Vendor of The Year 1996, 2002 and 2013 –

Vericast is a leading provider of customer engagement solutions that help connect businesses and people how, when, and where it matters. Key solutions include Digital Knowledge Management, Voice of the Customer, Contact Center Services, and Instant Card issuance. Member banks that enter into a check-purchasing agreement with Vericast earn marketing dollars on every check order, which are redeemable at up to 75% of the purchase price of additional products and services.

Mandy Bennett – mandy.bennett@vericast.com – 812/589-9219

24. Wolters Kluwer – since 1988 – CBAI Vendor of The Year 2024

Wolters Kluwer is the market leader in providing compliance, regulatory, and operational risk management solutions. Its integrated and stand-alone deposit, lending and IRA solutions can help you efficiently comply with federal and state regulations. From online lending applications and e-signature solutions with **ComplianceOne**, their doc generation solution, and **CASH Suite**, the industry's commercial lending workflow solution, Wolters Kluwer helps you solve your compliance worries. When you work with Wolters Kluwer, you will always receive a 10% discount for being a CBAI member.

Jen Gordon – jen.gordon@wolterskluwer.com – 313/727-0420

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