

A Guide to CBAI Members' Discounts and Professional Services Description of Services

1. Apiture, formerly FundsXpress – since 1997

Apiture is a global-leader in commerce enabling technology and has taken digital banking to the next level by developing a secure, simple and effective product suite to meet the needs of today's customer. The user-friendly online banking platform makes it easy for businesses and consumers to manage all their banking needs, including online bill pay, cash management for business, and personal financial management for consumers.

Jim Waugh – jim.waugh@apiture.com - 512/561-0152 - www.apiture.com

2. 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.

Terry McElwee - terry@gobaker.com, Ken Judd, Deon Perryman, or Jason Vlcek - 888/333-7704 - www.gobaker.com

3. CBAI 401(k) Multiple Employer Plan – since 2013 - 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 more effectively outsource 401(k) plan fiduciary responsibilities and liabilities, 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
www.midwesternsecurities.com

4. CBAI Enhanced Email Services – since 2011 - CBAI's Premier Email Service protects sensitive data across multiple devices. The service provides a total email package including exchange hosting, remote access, full archiving, encryption, and calendaring with members receiving a discount ranging between 10 and 30%.

Jenny Dial – jennyd@cbai.com – 800/736-2224

5. CBAI Web Site Hosting – since 2000 – CBAI provides your institution's web site with the latest technology, quality, security, and customer support, at an affordable rate. CBAI Web Site Hosting services offers your bank a complete web site hosting package designed especially for CBAI members at a CBAI rate of \$1,295 a year.

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

6. CBIS a Gallagher Company - since 2011 – CBAI Vendor of The Year 2015

- CBIS is powered by the professionals at Gallagher to provide CBAI member banks with the best source for insurance solutions, including bank blanket bond, D&O liability, property and casualty coverage, cyber and group health. CBAI members receive a free review of their bank's current insurance coverage.

Patti Tobin – patti.tobin@ajg.com - 217/414-4485 – www.ajg.com

7. CRA Partners – since 2020

CRA Partners helps create safe and secure living environments for the elderly with help from local banks. CRA Partners has helped hundreds of community banks across the country protect residents of low-income senior housing facilities through its trusted Senior Crimestoppers Program. Partner with CRA 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. With hundreds of banks already participating in the program, CRA Partners are protecting thousands of seniors and veterans across America.

Ron Brooks – ron.brooks@shcpfoundation.org – 901/529-4790
www.shcpfoundation.org

environments in nursing homes, HUD communities and veteran's homes. With hundreds of banks already participating in the program, CRA Partners are protecting thousands of seniors and veterans across America. Ron Brooks – ron.brooks@shcpfoundation.org – 901/529-4790 -
www.shcpfoundation.org

8. 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 45%.

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

9. College Ave – since 2020

Illinois banks are now able to offer their customers a full suite of private student loan products supported by top-notch service while avoiding all loan administration responsibility and credit risk. 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. The online application is easy to complete, and borrowers receive a credit decision in less than three minutes.

Wynde Walker – wwalker@collegeave.com – 571/243-4985
www.collegeave.com/partner

10. 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
www.econocheck.com

11. Fitech Payments – since 2015 – CBAI Vendor of The Year 2016 Fitech 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. Fitech's focus is in providing community bank business customers with competitive pricing and superior customer service. Fitech has partnered with Autobooks to offer a suite of enhanced services that improves cash flow for small businesses. The Autobooks solution integrates with the bank's core to provide small businesses with access to streamlined payables, receivables, online payment and accounting.

Matt Mingenback – mmingenback@fitech.com - 817/698-2268
Mitchell May – mmay@fitech.com – 817/698-2274 – www.fitech.com

12. Harland Clarke, a Vericast Business - since 1988 - CBAI Vendor of The Year 1996, 2002 and 2013 – Harland Clarke 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 Harland Clarke earn marketing dollars on every check order, which are redeemable at up to 75% of the purchase price of additional products and services.

Diane Schipkowski - diane.schipkowski@harlandclarke.com – 815/493-8763
Frances Garcia – frances.garcia@harlandclarke.com – 210/714-5822
Lauren Sarkisian – lauren.sarkisian@harlandclarke.com – 312/405-3374
www.harlandclarke.com

13. ICBA Bancard - since 2010/TCM Bank - since 2004

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. 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!

Julie Hanson – julie.hanson@icba.org – 608/873-9374 –
www.icbabancard.org

can tailor its program to meet the specific needs of your customers. If your bank isn't ready to manage its own credit card program, or wants to sell an

14. Informa Financial Intelligence – since 2012

BankTrends 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. CBAI members enjoy a 15% member discount. Michael Stinson – Michael.stinson@informa.com – 415/754-8659 – www.bank-trends.com

Informagic's deposit rate module allows users to make better product and pricing decisions...Faster! The online platform arms users with customizable alerts, executive dashboards, and sophisticated custom reporting, making it easy to identify potential opportunities and threats in your deposit portfolio. CBAI members enjoy a 50% member discount. Bridgette Hardonk – Bridgette.hardonk@informa.com – 212/600-3693-
www.financialintelligence.informa.com

15. IRONCORE – since 2020

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. Joe Carty – joe.carty@ironcore-inc.com – 608/581-5088
www.ironcore-inc.com

16. IZALE Financial Group – NEW!

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 IZALE have proven themselves to be among the best in the business at structuring plans that maximize return and avoid unanticipated tax consequences. IZALE 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 - www.izalefg.com

17. 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. Colleen Allison – colleen.allison@kasasa.com – 630/442-9090
www.kasasa.com

18. Ncontracts – since 2019

Ncontracts is a leading provider of compliance and risk management solutions to the financial services industry. With over 3,700 customers, the company's powerful combination of software and services provides community banks with an integrated, user-friendly cloud-based solution suite that encompasses the lifecycle of risk and compliance: vendor management, operational risk, audit and findings, and lending compliance. **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, **NboardPortal**-board portal software, and **Ntranet**-employee intranet and portal. Theo Atkinson – theo.atkinson@ncontracts.com – 312/479-0052
www.ncontracts.com

19. 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 -
www.Regency360.com

20. 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. SHAZAM ensures their clients have the products and services they demand and expect in a cost-effective way. 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. Patrick Dix – pdix@shazam.net – 800/537-5427– www.shazam.net

21. 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
www.thestonerivergroup.com

22. Welch Systems - since 1982 – CBAI Vendor of The Year 2014 Members

receive a discount of not less than 6% off WSI'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@welchsystems.com – 847/341-0747
www.welchsystems.com

23. Wolters Kluwer - since 1988

Wolters Kluwer is the market leader in providing compliance, credit, and operational risk management solutions. Its integrated and stand-alone deposit, lending (mortgage, consumer and commercial) and IRA solutions can help you efficiently comply with federal and state regulations. From online lending applications and e-signature solutions to **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. Darci Huth – darci.huth@wolterskluwer.com – 330/509-2278
Shayna West – shayna.west@wolterskluwer.com – 216/469-5286
Regina Graham – regina.graham@wolterskluwer.com – 888/676-6663
www.wolterskluwer.com

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