

ACB Partners Expanding Menu of Services To Help Banks Grow

By Mike Potter

ACB Partners, Inc., is facing an exciting year of change. With new President and Chief Executive Officer Anita Newcomb in place, the number of resources available to ACB members is set to grow.

ACB Partners currently offers dozens of programs that help your bank concentrate on increasing its profits. Through strategic and tactical alliances, your association's business partners will continue to create programs and alliances with unique advantages that are available only to members.

From risk management to financial performance technologies, Partners gives you the tools to increase your bank's bottom line.

Risk Management

The information age confronts banks with advantages and potential pitfalls.

Information security, privacy, intrusion testing, and management of third-party relationships are all areas of growing concern. Many ACB members depend on our alliance with the St. Paul Companies for institutional risk coverage and for the resources that keep the bank educated on evolving risks and risk management strategies.

Bankers' Internet security risks are also addressed through our alliance with SecurePipe, a leading provider of Web security solutions to community banks.

Vulnerability assessments, systems reviews, and protection from hackers and viruses are just as important as traditional physical security. The special member prices for SecurePipe's services can provide your bank with the same leading-edge expertise as Fortune 500 businesses, at a fraction of the cost.

Credit Cards and Services

ACB members can offer a branded credit card to their customers on advantaged terms, through ACB's affiliation with leading card providers such as Certegy.

Members can own their program and receivables, or create a turnkey program that provides income without portfolio risk. ACB Card Services programs offer a full range of card options and enhancements that can help expand and protect your

customer relationships. ACB Card Services is a conduit to the full range of national and international payment systems.

Balance Sheet Growth Strategies

To thrive, every aspect of a bank's balance sheets must be efficiently managed to ensure profitability, from the investment portfolio and loan portfolio to funding and capital.

Shay Investment Services, Inc., has been helping ACB members build profitable balance sheets since 1985. Shay provides investment portfolio strategies and transaction services to help members maximize portfolio yield. Shay operates an active wholesale funding desk to assist members who want to raise deposits. The company also supports members' collateralized borrowing needs through creative repo market activities.



Free Conference Calls for ACB Members

The Emerging Seniors Market

The demographics are undeniable: Seniors are living longer and staying active. They're not looking for retirement homes just yet, but they are concerned about how they can stay in their homes while also having productive and enjoyable lifestyles. At the same time, bankers are wondering how to lend to the senior market. The reverse mortgage is just the tool that many community bankers are going to use to solve both problems. Reverse mortgages let homeowners use their illiquid home to meet medical, travel, or any other income needs, with no income qualification needed for the loan. Customers can't outlive their mortgage, and never have to sell their home unless they want to do so. Learn why reverse mortgages are one of the most frequently asked-about financial tools today, and how your bank can open up a new range of borrowing options for a growing market segment.

Conference call dates: March 6, March 20, and April 3
2 PM eastern, one hour with time for Q&A. Call (202) 857-3165 to register.

In addition Shay provides capital optimization and wholesale growth strategies and income products designed to reduce expenses.

Residential Lending Tools

ACB Partners hopes to roll out several new programs this year in the residential lending area.

Under an affinity group agreement, ACB members enjoy several benefits on residential mortgage loans delivered to Fannie Mae. These benefits include: access to Fannie Mae's cutting-edge loan underwriting technology, with online access; enhanced access to Fannie Mae products to help members meet CRA requirements; and in-depth portfolio analysis to identify secondary market sales opportunities.

This popular program was recently enhanced to offer community banks a low-cost loan servicing program. Many ACB members have found cost savings through this program that are many times their ACB dues.

Financial Performance Tools

Many bankers place a high value on detailed, customized peer performance data.

This is why more than half of ACB's members have already registered for the Peak Performance Network, an on-demand financial diagnostic tool provided, at no cost, to ACB members. Members are using the Peak Performance Network to create their own peer groups, identify their best opportunities, and learn exactly where the application of the bank's resources might have the highest payoff.

Also from BancIntelligence.com, which runs the network, is the new BancAnalyst Market tool, a program that examines your bank's growth potential in an interactive format. BancAnalyst Market provides accurate growth potential estimates, by branch and across the franchise, by looking at market demographic projections, product demand indices, market share, and market consolidation trends.



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Commercial Lending Tools

The Commercial Lending Network serves as both a virtual lending department and marketplace for bankers.

The network provides access to tools that allow members to remain in control of commercial relationships and produce fee income by meeting the needs of their small business community, without creating an expensive internal infrastructure or placing credit risk on the books. The network gives community banks of any size the ability to provide credit

facilities and expertise to their business customers. **16**

Mike Potter is chief operating officer of ACB Partners.

Editor's Note

Bank Solutions is designed to help educate bankers on ACB Partners' programs. To learn more about this month's program, visit www.AmericasCommunityBankers.com/partners, or call (202) 857-5575.