

First Class Partnerships Produce Bottom Line Results

By Amy E. Hymes

America's Community Banking Partners is diligently searching for new ways to sharpen your competitive edge with products and services selected by bankers for bankers. We create, negotiate and build partnerships with top providers to improve your bank's bottom line.

"Representing 1,200 members and \$1 trillion in assets, ACB Partners is able to negotiate member-advantaged programs that most banks cannot win on their own," said Anita Gentle Newcomb, president and chief executive officer of ACB Partners. Newcomb joined ACB in November of 2001 and offers a distinct understanding of community banking. Her experience spans nearly two decades as both a banker and strategic consultant. "We choose providers that offer products and services that will help our members compete in their communities and better serve their customers. Our expert staff has a tremendous amount of experience in the areas they manage, enabling us to stay ahead of industry trends and offer cutting edge answers to business needs," she said.

The ACB Partners team delivers seasoned experts who understand the unique needs and challenges of member banks, including mortgages, payments systems, capital markets, and financial and risk management. In addition, ACB Partners is supported by an active board of directors, made up of member bank's chief executives.

From mortgages, investments and insurance to risk and financial management tools

and card services, a broad range of solutions offer members advantaged pricing and benefits to strengthen your bottom line.

Mortgage Solutions

ACB Partners works with top players in the mortgage business to bring you advantages in



Anita Gentle Newcomb

pricing, delivery options, technology and support. Mortgage solution choices include secondary market opportunities, commercial real estate lending, reverse mortgages and business lending. "All of our partnerships were created by a member team to meet the needs of community bankers. We are now in our second highly successful year of the ACB/Fannie Mae Affinity Partnership and we've been able to expand our program to include other mortgage options," said Ron Haynie, director, ACB Mortgage Solutions. *ACB Partners: Fannie Mae, Freddie Mac,*

Countrywide Home Loans, Inc., Principal Residential Mortgage, Inc., and Financial Freedom Senior Funding Corp.

Technology and Payments Solutions Payments Solutions

ACB members can offer a branded credit card to their customers and markets on advantaged terms, through ACB's affiliation with leading providers. Members have the option to own their own program and receivables, or create a completely turnkey agent program that provides income without portfolio risk. The ACB agent program is one of the most competitive in the market today. Competitive arrangements for purchasing your current card portfolio are also available. *ACB Partners: InfiCorp and Certegy Inc.*

Technology Solutions

Internet security is critical to the survival of your bank. ACB Partner's affiliation in the Internet security sector provides member-advantaged pricing on services such as network firewalls and intrusion detection. In addition, ACB members receive free ongoing technical training and security "alerts" of critical information relevant to you and your technology officer. *ACB Partner: SecurePipe Inc.*

Human Resource Solutions

ACB partners offer expert consulting services for your bank in human resource management and retirement planning. These services include HR management, labor relations, employee benefits, compensation plans, 401(k), profit sharing, executive benefits and director plans. *ACB Partners: Seay Management Consultants and Pentegra Group*

Financial, Strategic & Capital Markets Solutions Strategic

Financial diagnostic and peer data help you identify performance opportunities, invest-

tigate appropriate solutions and initiate implementation. These decision-making tools help maximize shareholder value, achieve market-share dominance, enhance profitability and improve service. *ACB Partner: BancIntelligence.com*

**Financial/Risk Management/
Capital Markets**

Fee income is critical to improving customer and product profitability. Thoughtfully implemented programs achieve dramatic income while creating strong customer satisfaction. ACB members have access to a free checking and overdraft privilege that has produced dramatic results for hundreds of community banks. *ACB Partner: Strunk & Associates*

No risk management plan is complete without meticulous risk controls. ACB Partner's affiliate provides unmatched expertise in insurance coverage for financial institutions across the country. Options include: financial institution bonds, directors' and officers' liability, employment practices, e-commerce, computer theft, bankers' professional liability and property coverage for depository institutions. *ACB Partner: The St. Paul*

ACB's partner in financial management services assists members in maximizing investment return with an array of cost-effective resources from securities transactions to asset/liability modeling to institutional mutual funds. *ACB Partner: Shay Financial Services, Inc*

Investment & Insurance Products

ACB's partner offers full-service financial planning programs that allow your bank to serve your customers' investment advisory needs. ACB members can incorporate a financial plan program within their bank, allowing them to create and build customer relationships through a platform of financial planning services. *ACB Partner: Money Concepts International, Inc.* **16**

Amy E. Hymes is marketing manager for America's Community Bankers.

Don't Miss These ACB Partners in the Golden Gate Aisle at ACB's Annual Convention & Market Expo!

The following ACB Partners will exhibit their products and services at ACB's Annual Convention and Market Expo in San Francisco, Nov. 3-6. ACB Partners deliver member advantaged business solutions for community banks.

ACB Partners	Booth 310
Certegy, Inc.	Booth 315
Countrywide Home Loans, Inc.	Booth 306
Fannie Mae	Booth 209
Financial Freedom Senior Funding Corp.....	Booth 307
Freddie Mac	Booth 300
InfiCorp	Booth309
Money Concepts International, Inc.....	Booth 316
PCIServices, Inc.	Booth 318
Pentegra	Booth 317
Principal Residential Mortgage.....	Booth 314
SecurePipe, Inc.	Booth 715
Shay Financial Services, Inc.....	Booth 311
Stunk & Associates	Booth 303
The St. Paul.....	Booth 304

**SecurePipe Security Alert
Manage Your Bank's Internet Security**

SecurePipe, an America's Community Banking Partner, released its first issue of Security Alert on Sept. 6, 2002. This weekly email bulletin brings community bankers the latest news and information on network security threats with the goal of providing them the tools and knowledge to better defend themselves. Subscribers have the opportunity to post questions and have them answered by SecurePipe's network security experts. ACB Partners aligns with best-in-class companies that provide member-advantaged business solutions. Visit www.AmericasCommunityBankers.com/Partners to subscribe and read archived alerts.

Time to Sell Your Credit Card Portfolio?

If you are considering whether to grow or to sell your credit card portfolio, ACB Card Services can help. Through our new alliance, InfiCorp offers competitive arrangements for purchasing your card portfolio and offering an agent card solution that keeps your bank's name on the cards, maintaining customer relationships and earning income without the portfolio risk. Contact Jan Simoneau at (202) 857-5092 or jsimoneau@acbankers.org.

Partners On-The-Line Teleconferences...

Learn more about ACB Partners MEMBER-ADVANTAGED programs. ACB alliance partners offer product and service solutions to improve your bottom line. New programs, such as Expanding Secondary Market Mortgage Solutions, Credit Card Strategies and Internet Security, help ACB members compete effectively. Free Partners-on-the-Line teleconferences discuss these and other topics in depth. Learn more and register at www.AmericasCommunityBankers.com/Partners.