

Community Banks Capitalize on Bottom Line Solutions

By Amy Hymes

ACB Business Partners Inc., the business subsidiary of America's Community Bankers, uses the collective power of 1,200 members and \$1 trillion in assets to negotiate advantaged business solutions for ACB members. Many ACB members recoup their membership dues and more through participation.

Mortgage Solutions

ACB's mortgage programs have helped over 480 participating members generate more than \$40 billion worth of volume since the programs' inception. The array of products allows bankers to expand offerings and better meet the mortgage lending needs of their customers. Members have access to programs with Fannie Mae, Freddie Mac, Countrywide Correspondent Lending, Principal Residential Mortgage and Financial Freedom Senior Funding Corp.

"As an active participant in ACB's mortgage solutions, we are able to compete in a saturated market, even with large competitors. These programs give us the tools to stay competitive," said Richard E. Yeager, senior vice president of \$33 million-asset Cottage Savings Bank in Cincinnati.

Financial & Capital Markets Solutions

In today's competitive market, community banks look for ways to remain competitive and enhance their financial position. Implementing financial and capital market strategies is a key factor to success. With

this in mind, ACB members have access to pooled trust preferred securities, bank-owned life insurance for key directors and officers, overdraft privilege protection, financial planning services, insurance coverage, and financial diagnostic and peer group analyses to help them identify performance opportunities and maximize growth. Partnerships with best-in-class companies include Citigroup Global Capital Markets, Meyer-Chatfield, The St. Paul, Strunk & Associates, BancIntelligence.com, Money Concepts International, and the Pentegra Group.

ACB member banks said they selected these vendors, because they provided advantages that other companies couldn't match.

"After evaluating several BOLI providers, we chose Meyer-Chatfield as our partner because of their industry experience, close working relationships with the banking regulators and their personalized process for educating bankers on the benefits of BOLI. My experience working with the company was a very positive one," said William Donius, president and chief executive officer of \$463 million-asset Pulaski Bank in St. Louis.

Paul J. Kolkmeier, executive vice president and chief operating officer for \$3.5 billion-asset First Niagara Bank in Lockport, N.Y., said his bank chose the Strunk & Associates Overdraft PrivilegeSM Program "because their regulatory and compliance

expertise truly set them apart from the competition."

ACB's newest partnerships, Citigroup for pooled trust preferred securities (TruPS) and Meyer-Chatfield for BOLI were announced over the summer. Both programs offer significant pricing advantages for ACB members.

Payments Solutions

With card usage on the rise, credit and debit card programs remain important product offerings for community banks. Whether a bank owns the receivables or chooses to outsource the program, offering a branded card is critical. Today banks have the option to either own their own program and receivables, or create a completely turnkey program that provides income without portfolio risk. ACB partnerships with InfiCorp and Certegy Inc. enhance community bankers' ability to compete in this area by offering options and enhancements that help you expand and protect your customer relationships.

Technology Solutions

Our industry has witnessed an exponential increase in computer viruses, cyber-attacks and data sabotage. While the Internet has expanded business opportunities and facilitated rapid global communication, it has also spawned a host of confidentiality and security issues that put assets at risk. Directors, regulators, insurers, and

customers are looking for assurances that bankers understand the risks and are properly mitigating them. The USA Patriot Act and the Gramm-Leach-Bliley Act require new levels of security, customer identification, and privacy protection. Since October 2001, ACB's partnership with Internet security provider SecurePipe has helped members protect their assets.


"We chose SecurePipe because they could provide 24-hour monitoring. Since implementation there have been numerous attempts to scan our network and none have gotten through. It is clear that this is a problem all banks must deal with. I sleep better at night knowing we are protected," said Dean Trout, information technology manager for \$1.6 billion-asset North Shore Bank, FSB, in Brookfield, Wis. **15**

Amy Hymes is ACB's senior marketing manager. To learn more about ACB Business Partners visit www.AmericasCommunityBankers.com/Partners, call (202) 857-5575, or e-mail partners@acbankers.org. You can also visit ACB Business Partners' booth at ACB's Annual Convention & Market Expo from Oct. 19-22, 2003, in Las Vegas.



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