

New Offerings From ACB Business Partners Help Members Save Money

By William J. Kroll

Community banking is a constantly evolving industry. And as a member driven organization, America's Community Bankers is committed to continually expanding to meet the business needs of our members.

2004 has been busy at ACB Business Partners, ACB's subsidiary. Throughout the year we have sought out your views and feedback on how we can enhance and create programs to help you grow your business, save money, and develop customer relationships.



Now, 10 months into the year, we are happy to report several program enhancements and new partnerships that are already producing bottom-line results for ACB members.

Card Services Enhancements

Through a new exclusive partnership announced in September with Allpoint Networks, ACB members can now have access to a fleet of more than 30,000 surcharge-free ATMs at special member rates.

Approximately one in 12 ATMs nationwide is an Allpoint machine. This ATM network offers community banks an extraordinary opportunity to compete with larger regional and mega banks while providing an exciting customer retention and recruitment tool. Discounted pricing allows you and your customers to save money. The program is easy to implement, because it

requires no new investment of technology or reissuance of cards. (See ACB News for more information on this new alliance.)

ACB Business Partners has also expanded our partnership with Certegy Card Services to include a full line of pre-paid stored-value products, gift cards, and electronic banking and bill payment services. A number of card enhancements and marketing products, like ScoreCard bonus points and cash back rewards, can be added to credit and debit card programs to expand your portfolio and retain customers. Preferred pricing for ACB members and additional discounts are available on various products. ACB and Certegy have partnered since 1987 to offer full-service Visa and MasterCard programs, including credit, debit, and merchant card processing.

Expanded Mortgage Solutions

The most recent addition to our mortgage solutions suite, SN Servicing Corp., offers ACB members a way to manage sub-performing, non-performing, and fee-simple real estate assets. Preferred pricing and an extremely simplified purchase and sales agreement are just some of the benefits that can help community banks better manage their loan portfolios and maneuver in the unfamiliar non-performing marketplace.

ACB has also recently signed a partnership with GE Mortgage Insurance that rewards ACB members for delivering high-quality loans. This alliance can help ACB

members increase affordable housing opportunities by making more low-down-payment loans possible, giving the banks a competitive edge in the marketplace. In addition, GE has a full suite of online programs that can save banks time and money, such as real-time access to Freddie Mac's Loan Prospector and Fannie Mae's Desktop Underwriter, and paperless mortgage loan origination and underwriting.

ACB members originate one in every four home mortgages made in the United States, and increasing home ownership in their communities is a major priority. ACB Business Partners has several mortgage solutions offerings for ACB members, including agreements with Fannie Mae, Freddie Mac, Countrywide Home Loans, Principal Residential, and Financial Freedom. Through these alliances, ACB members have delivered more than \$60 billion in home loans during the past four years.

Commercial Banking Partnerships

Community banks have become the primary source of business banking services for small businesses in their communities, at a time when many national lenders have chosen to abandon this industry segment.

In response, ACB Business Partners has announced strategic alliances with three top commercial banking solution providers, and launched a new Commercial Banking Workshop Series. These alliances—with the

Business Banking Board, Omega Performance, and The Risk Management Association, RMA—offer ACB members access to state-of-the-art commercial banking best practices, credit and sales training, and tools to help you compete and win in your local markets.

Capital Market Developments

ACB and the NASDAQ Stock Market launched the America's Community Bankers NASDAQ Index in December 2003 to track the stock performance of the community-based banking sector.

The index, now available with intraday price quotes under the symbol "ACBQ," is the most broadly representative stock index for community banks, and has an aggregate market value of \$175 billion. To assist in promoting the importance of this sector to the institutional investor marketplace, ACB held its first Community Banking Investor

Conference in May 2004. The resounding success prompted us to announce a second conference, being held Nov. 18-19 in New York.

In other capital markets developments, ACB Business Partners in 2003 announced partnerships with Meyer Chatfield for bank-owned life insurance and with Citigroup Global Markets for pooled trust preferred securities. These partnerships are up and running, and we expect to announce new partnerships for retirement services and balance sheet management by the end of the year.

We also have partnerships with St. Paul Travelers for insurance products, with Strunk & Associates for overdraft privilege, and Money Concepts International for financial planning.

Leveraging the Power of \$1 Trillion

At ACB Business Partners, the success of



Watch for this seal, which distinguishes ACB Business Partners and our member-advantaged programs.

our member banks is the driving force behind everything we do. The ACB Business Partners team combined has more than 100 years of financial experience.

With the collective power of America's Community Bankers members and their \$1 trillion in assets behind us, the programs we negotiate save you money and increase your bottom line.

Many plans are under way to increase our menu of solutions. We hope you will join the growing network of community banks that are taking advantage of these member-advantaged solutions. And keep watching us for new products and services that can help you achieve your goals, enhance your customer relationships, and grow your profitability. **B**

Bill Kroll is president of ACB Business Partners, a subsidiary of America's Community Bankers. He has more than 30 years of experience managing community bank business development at major commercial banks.

ACB Business Partners offers a complete menu of business solutions in mortgage, technology and payments, commercial banking, and financial and capital markets. Visit www.AmericasCommunityBankers.com/Partners to learn more.

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