

## About ComBanc Support Services

CBSS' organizers include former bank presidents and CEOs; bankers who now provide advisory and creative solutions in a changing world of financial services; and recognized financial leaders and authorities in their fields. Our collaborative platform is designed to allow our advisory teams to be greater than the sum of their parts—dozens of independent consultants, willing to work under our guidelines, able to draw from beyond their own skills and experience when needed. Prior to engagement, a committee will review your institution's profile and determine an appropriate team based on your needs, budget, and location. If you wish to know about other advisory disciplines such as those listed below,

Ask one of our representatives.

- Risk management
- Audits



In addition, CBSS is organized to deliver select services to support asset management. In the course of their duties, our consultants may recommend one of our other services or that of a partner. Of course, whether to use CBSS or a different vendor is up to our client's discretion.

- Forced-place Insurance
- Valuation and inspection products for real estate, equipment, aircraft, and SBA

CBSS associate, Virginia Cardwell, is a licensed agent who has spent many years providing lenders with forced place insurance and appraisal and inspection products. Contact her for a quote at 785-440-1776 or [virginia@combancsupportservices.com](mailto:virginia@combancsupportservices.com)



### A Message from our President

In 30 plus years of banking I've been a Teller, originating Loan Officer, Chief Credit Officer, President of a multi-billion dollar bank, and CEO of a multi-state institution. I've brought double-digit growth to small and large organizations in the Northeast, Southeast, Southwestern and Pacific coast regions of the U.S. where I've worked. I do understand bankers' needs and want to be a part of the continuing development of the successful community bank model. As President of CBSS, I am excited about being able to deliver solutions to the issues that most 'keep you awake at night'. Please feel free to call me to discuss how we can help you.

*Don Macaulay*

Learn more at our website  
[www.combancsupportservices.com](http://www.combancsupportservices.com)

Or call 785-440-1776



### Asset Performance Concerns?

**If you've deferred implementing a closure strategy for special assets resolution, you're not alone. But that's hardly reason for unnecessary delay. While inaction is better than wrong action, it also carries risks as you come under the scrutiny of others. Regardless of your position in a community bank, you are responsible to someone—the officers, board, shareholders, regulators, and your community.**

**The associates at ComBanc Support Services are bankers who understand your position and have developed a timely program to assist you. Our Special Assets initiative is a comprehensive support tool that has been designed with the flexibility to be engaged in a way best suited to your bank's needs.**