

# Solutions Available To Support Your Institution's Needs

After weathering the past few difficult years, we feel community institutions should now think in terms of thriving, not just surviving. We have organized a menu of services to address where you most feel the pain of today's challenges, and how to capitalize on opportunities in a fast changing world of financial services.

While not every solution is the right fit for each bank, we want to present your alternatives so that you can make informed choices. Since we're paid by our partners, engaging services through us represents no additional cost to you.



## Adding Services and Revenue Streams

Providing additional services to your customers, especially small businesses, increases your bottom line as well as your value-added usefulness in the community—strengthening relationships. Our partners can either help you develop new in-house products, or provide tested, turnkey programs to add income without increasing costs.

- Merchant services for high risk customers
- E-commerce products
- HR services to offer your small business customers
- Residential mortgage origination
- Insurance, securities, and wealth management
- Identity and credit protection for your customers

## Promoting A Sales Culture in Your Bank

A weak economy and conservative lending due to compliance concerns has stagnated loan growth. Passionate about finding ways to increase loan production, CBSS President Don Macaulay has delivered double-digit growth to banks he has managed, and now coordinates a suite of services to promote a vigorous sales culture in institutions we work with. These include:

- Powerful Customer Relationship Management software for your bank's entire team—Management, Loan Officers, Staff, and Customer Service team. Includes training and follow-up support.
- Training programs geared for your institution and the follow-up needed to assure results

## REO/Special Assets Management & Liquidation

For those who still have REO or problem loans, CBSS has partnered with Radius Trak/Radius Group to offer a turnkey program to manage and liquidate your remaining special assets. We help bring closure to SAG operations or problem asset-related distractions that keep your team from focusing on generating new revenue.

- **Radius Trak** asset management software reduces man-hours, provides an examiner-friendly format, and allows aggregation of assets with other community banks, accommodating bulk sales and exposure to out-of-market investors
- Absorbing members of your SAG unit into our team means employees are not on your bank's unemployment role or score
- Coordinated by experienced asset manager and compliance attorney, Michael Paul, and world-class distressed asset liquidation/analysis specialist, Craig Sherman

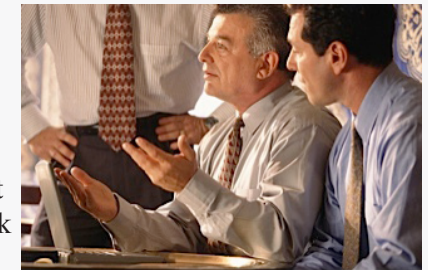


## CBSS Advisory—

### A Team Greater Than the Sum of Its Parts

Collaboration with other independent banking consultants with hundreds of years of combined experience allows our associates to draw from beyond their own resources when needed. Before creating a consulting strategy recommendation, an advisory committee will review your institution's profile to identify an appropriate match based on your needs, budget, and location. As bankers familiar with budget constraints, we are sensitive to the importance of delivering value. We employ a proven cost estimation process to take the guesswork out of your budgeting.

- IT Solutions
- Outside audits
- Strategic planning
- Managing asset and liability risk
- Support for mergers and acquisitions
- Compliance reviews or outsource part of your compliance program



### Engage Select Asset Management Services

As a convenience we provide a single platform for ordering and billing. Services are typically provided by vendors in your own community.

- Real estate valuations and inspections
- Equipment and aircraft appraisals
- Certified SOP 50-10a business valuations and other SBA services
- Lender placed hazard, liability, or flood insurance

