



*"The best thing about the future is that it only comes one day at a time."*

*– Abraham Lincoln*

# The VIP Product Edge

Endorsed Products & Services to Enhance Your Bank's Competitive Edge | First Quarter 2011

## VIP Partner Update

**WIB Service Corporation has ended its endorsement agreements** with Pinnacle Financial Strategies for overdraft privilege and bank profitability consulting services, and SecureWorks' suite for managed security services.

We have initiated the RFP process to endorse a vendor to provide both **outsourced IT and managed security services** to community banks.

WIB-endorsed VIP Partner uMonitor has been acquired by **Harland Financial Solutions (HFS)**. HFS will continue WIB's endorsement of uMonitor's product suite under the new name, "uBanking."

**WIB-endorsed Intrasweep was acquired by Reich & Tang Asset Management, LLC (R&T)**. R&T is a unit of Natixis Global Asset Management (\$761 billion assets under management) and provides cash management services to the banking and broker-dealer communities. The addition of Intrasweep's Liquid Insured Deposits, Demand Deposit Marketplace and On-Balance-Sheet Sweep products to R&T's current money market funds offerings gives community banks enhanced cash management options for their customers.

**WIB-endorsed partner Amalfi has been acquired by McLagan**. McLagan will continue WIB's endorsement of Amalfi's online board effectiveness surveys.

**"We saved 750,000 sheets of paper last year using Diligent Board Books."**

*– Bryan Luke, EVP, Hawaii National Bank*

## Doing Well By Doing Good

The regulators gave more banks harsh CRA ratings in 2010 than ever before. If your bank is under the CRA enforcement light, consider the Senior Housing Crime Prevention Foundation (SHCPF). A national non-profit organization, SHCPF was established to insure the safety, security and protection of nursing home and HUD senior housing residents against all aspects of crime, and to provide an avenue for the banking community to receive qualified Community Reinvestment Act ("CRA") credit through participation. The primary objective of the SHCPF is to reduce all aspects of crime in the nation's senior housing facilities and to provide ongoing, effective crime prevention programs that ensure safe, secure and high quality of life environments for senior housing residents. In part, the accomplishment of this objective involves installing the highly successful Senior Crimestoppers Program in facilities who are sponsored through CRA investments to SHCPF.

Unfortunately, and in spite of many dedicated caregivers to nursing home residents, incidents of crime and personal violation of these residents is a regular daily occurrence. The Senior Crimestoppers program is a proactive, proven program to keep such incidents from occurring. Senior Crimestoppers is built on a zero tolerance to crime platform that is carefully maintained for the residents, staff, management and visitors. The program includes personal lock boxes for each resident, workers' compensation fraud rewards, 24/7/365 tipline, educational materials and cash rewards.

Since its inception in 1994, the program has cut crime, such as abuse, neglect, fraud, theft and vandalism by more than 92.5 percent at sponsored senior housing facilities across the country. In 2010, SHCPF expanded its Crimestoppers program to include the 40,000 veterans residing in State Veteran Nursing Homes across the nation.

SHCPF is an excellent avenue for community banks to affirm their ongoing commitment



to the communities they serve. It is critical to provide a safe, secure environment for our senior citizens and Veterans. Many of them have given of themselves all of their lives to their communities and to their families. This is especially true for our nation's Veterans who have sacrificed to protect and ensure our ongoing freedom.

Your bank can do well by doing good. Earn CRA credit and give back to your community's seniors today.

Contact Bill Zent, WIB Vice President of Member Relations, at [bill@wib.org](mailto:bill@wib.org) or (858) 270-9404 for more information.

## RESOURCE FOCUS:

# Get Ahead Using Critical Industry Knowledge with Deluxe's New Videos on Generations, Trust and Selling

The financial services industry is constantly evolving. Banks are consolidating and regulations are changing. Where can you turn for the latest industry insight that can buoy your bank's business despite all these challenges?

In 2003, WIB-endorsed Deluxe launched Knowledge Exchange – an ongoing educational series designed to help financial professionals explore, research, understand and try new techniques to increase consumer and employee loyalty. By collaborating and sharing insight, community banks can achieve their most critical goals.

Deluxe is sharing – with its bank clients – the insights uncovered during its 2009 Knowledge Exchange Collaborative Search through a series of nine digital videos focusing on generations, trust and selling. Each video is packed with practical guidance on how to build trust and sell more to Baby Boomers and Millennials.



## How the Series Works

Every month, for nine months, Deluxe will post one of the following videos on its website and email its bank clients that are members of Knowledge Exchange to let them know when it's posted. You can purchase all nine videos and their Huddles (15-minute presentations) online or watch your inbox for a new video release each month.

1. Baby Boomers and Millennials
2. Millennials: Start Clean – Eliminate Preconceptions
3. Millennials: Create Freedom Within Boundaries
4. Brand Promises
5. Two Kinds of Customer Trust
6. Factors That Build Trust
7. Authentic Language
8. Three Selling Situations
9. Four Character Types

The videos will allow bank staff to share the information in short bits that fit into busy schedules and tight budgets.

Contact Dave Lowman at (800) 332-4234 x159219 or [dave.lowman@deluxe.com](mailto:dave.lowman@deluxe.com) for additional information.

## VIP Partner Tidbits

**Two-thirds of American adults say they frequently or occasionally worry about the growing crime of identity theft,** and indicate they are most comfortable looking to their bank to help them address the problem of identity theft. VIP partner Deluxe's new product – Deluxe Provent – can help! Provent is an integrated suite of ID theft services, which includes more options for deepening your customer relationships and generating fee income, and it covers all the bases, from prevention and detection, to restoration.

**Since 2007, small business use of electronic payments has grown significantly: in 2010, small businesses made 43% of their business payments electronically, up from 26% in 2007.**

Factors underlying the switch from paper include the 90%-93% per transaction cost savings; improved efficiency, and ability to more accurately track cash flow and improve cash forecasting. VIP uBanking's (now part of Harland Financial Solutions) uTransfer and uView, enable your bank to offer business customers electronic funds transfers to other businesses, including expedited payments, as well as an online finance management portal to track cash flow.

**In 2011, mobile payments technology is expected to skyrocket as consumers and businesses acquire millions of phones capable of making contactless payments.**

By 2015, mobile payments are projected to account for \$214 billion, up from \$16 billion in 2010 – a 68% compound annual growth rate (CAGR). VIP Granite Payments Alliance (GPA) offers a variety of payments products and options to help your bank's merchant customers gain the "mobile edge" when it comes to accepting payments. VIP uBanking's uTransfer enables A2A, P2P and B2B mobile payments.

The pending **repeal of Reg Q, Basel III's new demands for liquidity,** and FDIC's premium changes have shredded banks' funding playbooks. Get back into the game with **WIB-endorsed Reich & Tang's Demand Deposit Marketplace (DDM).** DDM provides your bank a fully automated, daily MMDA sweep program that enables all customer account types to receive expanded FDIC insurance, earn interest and have unlimited transaction privileges without any reserve requirements.

# Value & Income Program (VIP) Partner Roster

<b>ATM/Debit Card Processing, Terminal Driving &amp; Card Production</b> FTPS	
<b>Board Evaluations, Corporate Culture and 360 Reviews</b> Cass Bettinger & Associates	
<b>Board Governance Assessments</b> McLagan	
<b>Board Portal for Community Banks</b> Diligent Boardbooks	
<b>Check Printing plus Growth &amp; Security Products</b> Deluxe Corporation	
<b>Commercial Equipment Leasing Program</b> BancLeasing	
<b>CRA Credit Program</b> Senior Housing Crime Prevention Foundation	
<b>Credit Card Issuing Program</b> ICBA Bancard	
<b>Deposit Funding for Community Banks</b> Reich & Tang Asset Management	
<b>eMarketing Solutions for Community Banks</b> BancVue Interactive	
<b>Insurance for Community Banks</b> Independent Bankers Insurance Services	
<b>Demand Deposit Marketplace (Insured Deposit Network)</b> Reich & Tang Asset Management	
<b>Loan Portfolio Tracking/Insurance For Lenders &amp; Borrowers</b> Kesler & Associates	
<b>Merchant Processing Services</b> Granite Payment Alliance	
<b>New Account Screening</b> Deluxe Corporation	
<b>On-Balance-Sheet Sweep Accounts (FDIC Insured)</b> Reich & Tang Asset Management	
<b>Online Account Opening/Funding, Funds Transfer and Finance Manager Portal</b> Harland Financial Solutions, uBanking Product	
<b>Reward Checking Program</b> BancVue	
<b>Surcharge-free ATM Network</b> MoneyPass®	
<b>UCC &amp; Due Diligence Services</b> CSC	

Visit [www.wib.org/about/wibsco](http://www.wib.org/about/wibsco) or contact Bill Zent at (858) 270-9404 or [bill@wib.org](mailto:bill@wib.org) for more information.

# Equipment Leasing Services You Can Bank On

WIB-endorsed VIP Partner BancLeasing's commercial equipment leasing program enhances your bank's ability to increase fee income, develop new customer relationships, diversify your portfolio and stay competitive in the market. BancLeasing offers community banks three turnkey programs:

**Referral basis:** Once you make the referral, BancLeasing does the rest. You generate referral fee income.

**Participation:** Your bank funds the lease in participation with BancLeasing. You earn fee and interest income, incentive bonus fees and fee income at the end of the lease term.

**Lease-loan:** Your bank funds the lease as if it were a loan. You earn loan origination, fee and interest income, incentive income and residual fee income at the end of the lease term.

And the good news? There's no risk, no investment required and no additional headcount needed.



In fact, your leases will likely be the highest yielding product you have in your credit portfolio.

If you want the opportunity to enhance your bank's revenues without adding overhead costs, contact Richard Lee at (469) 814-7124 or rlee@bancleasing.com.

**"CSC's UCC and due diligence services are reliable, quick, easy and low cost. There is no comparison to the competition and it doesn't get any simpler than that!"**

*- Deb Hoheisel, AVP & Loan Center Manager, First Heritage Bank, WA*

**"Money Pass offers a product that has value for the customer, especially for smaller institutions that offer free ATM transactions to customers."**

*- Virginia Reid, SVP & HR Director, California Business Bank*



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*Return Service Requested*

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