



“Be a yardstick of quality. Some people aren’t used to an environment where excellence is expected.”

– Steve Jobs

# The VIP Product Edge

Endorsed Products & Services to Enhance Your Bank’s Competitive Edge | Third Quarter 2010

## Bank of American Fork Increases Benefits with Multiple VIP Partners

**What happens when your bank uses five WIB-endorsed partners for your product and service needs?**

The bank benefits many times over. Bank of American Fork, Utah, a top user of WIB-endorsed partners receives benefits extended by the partners and receive WIB Dividend Reward credits for WIB programs!

“Knowing that WIB has vetted the possible solutions for our bank gives us the power we need to choose the right partners for our bank,” says Rick Beard, President & CEO of Bank of American Fork. “We want products that will enhance our bank’s competitive advantage and provide significant efficiencies and we know we get those when we work with WIB-endorsed vendors.”

In just a few short years, the bank has worked with and benefitted from the following partners:

**BancVue** – at a WIB conference, BancVue touted their reward checking program as an additional and economical tool to generate deposit growth. The bank took note as they were especially interested in the “sticky” factor-requiring increased use of debit cards, internet banking, electronic statements and ACH, in addition to the basic checking account.

**Diligent Board Books** – the massive quantity of paper generated by the Board and other bank committees was of concern to the bank. Diligent’s Board Portal for Community Banks offered a combination of functionality and navigational ease that the bank could not afford to pass up.


**Intrasweep** – several years ago, the bank needed a sweep solution that could replace its repurchase sweep program and the associated onerous pledging requirements. Intrasweep’s automated On-Balance Sheet Sweep provided a viable core deposit generation tool for the bank. It also offered an alternative interest-bearing deposit option for business and high-net worth customers.

**MoneyPass** – when the bank changed card processors, MoneyPass was able to come and fill a void that had been

created. Now the bank’s customers have access to a vast network of ATMs.


**The Benefits Really Add Up!**

**YOUR BENEFIT:**  
**One Half of 2011 WIB Membership Dues PAID!**


 Sign or renew a contract for Check Printing plus Growth and/or Security Solutions with Deluxe and get this benefit!  
 Contact: Dave Lowman, (800) 332-4234 ext. 159219, dave.lowman@deluxe.com, www.deluxe.com

**YOUR BENEFIT:**  
**Signing Bonus + Pricing Discounts**

Sign or renew a contract for ATM/Debit Card Processing, Terminal Driving and/or Card Production with FTPS and get this benefit!

 Contact: Rachelle Powers, 716-741-3999, rachelle.powers@53.com, www.53.com

**YOUR BENEFIT:**  
**Free Risk Assessment + Insurance Coverage Review**

 Contact Independent Bankers Insurance Services to receive this benefit!  
 CONTACT: Pat Corey at IBIS, (480) 663-3778, pcorey@ibisinsurance.com, www.ibisinsurance.com

**CASE STUDY**

## Going Paperless, Reducing Expenses & Staying Secure

When **Mission National Bank** in San Francisco wanted to reduce the amount of time and effort it took to create their Board of Directors books, President & CEO **Dave Joves** immediately looked to WIB-endorsed partner **Diligent Board Books**. He knew in reviewing their Board Portal for Community Banks that the bank had the potential to go paperless, reduce expenses and stay secure – all of which would positively affect the bank.

WIB's endorsement helped Mission National Bank reduce the bank's due diligence time related to Diligent as well as provide the bank with pricing discounts. By September 2008, the bank was ready to create their first board book using the portal. Diligent support staff provided one-on-one training and support throughout the adoption process, guiding bank staff in the use of the platform. Because the portal is a service, the interface was accessed through an Internet browser, virtually eliminating the need for software installation and management.

Within an hour of logging in for the first time, the bank's administrative assistant in charge of assembling the books was working within the portal, and posting necessary documents. With board books regularly exceeding 100 pages per meeting, Mission National Bank immediately felt the savings associated with printing and binding.

Adoption by the Board was of concern to Dave, but he knew that ultimately the benefits of the online portal far outweighed the benefits of printed materials. "Our Directors receive their board and committee packages directly through the secure portal. They quickly learned how to access the materials, and subsequently have become quite comfortable using the service. They appreciate having the most up-to-date materials possible when stepping into the meeting and instant access via their computer instead of dragging around a large printed book."

One of the greatest benefits of the Board Portal has been its use as an archive and resource center. Directors have the ability to go back through past material at any time to view minutes, policies and loan approvals. Governance documents are also posted, providing directors instant access to working documentation such as the strategic plan, budgets and operational policies and eliminating additional staff work to provide the requested information. "This access alone has improved our efficiency enough to justify the cost of service," says Dave. "Knowing that we found the right partner to serve our board book needs has been tantamount to making it all come together so smoothly and I wouldn't have it any other way."

---

**"Using Diligent Board Books' Internet Board Portal, we saved 750,000 pieces of paper last year."**

---

– **Bryan Luke, EVP, Hawaii National Bank**

---

## VIP Tidbits

**Kesler's "Bankers Write Your Own Insurance" website** can help your bank immediately force place insurance on an uninsured property or purchase insurance on the same day that it has taken in OREO property. Bankers Write Your Own Insurance is the quick and easy way to get immediate coverage on a variety of insurable properties. Contact Kurt Kesler at kkesler@keslerbanking.com or (707) 253-2080.

**Deluxe Giftcards** for holidays are a non-reloadable prepaid gift card that can be used worldwide anywhere Visa debit cards are accepted. Offering this card can help you drive in-branch traffic, expand your product suite, retain accountholders and generate incremental revenue. Contact Dave Lowman at dave.lowman@deluxe.com or (800) 332-4234 x159219.

**NEW On Demand Webinar:** Get the Most Out of Your D&O Insurance with Pat Corey, Principal, Independent Bankers Insurance Services. Visit the On Demand section of [www.wib.org](http://www.wib.org) or contact us at (415) 352-2323 for more information.

**SecureWorks** was only one of two companies rated by Forrester Research as leaders in the Forrester Wave™: Managed Security Services, Q3 2010 Report. Contact Allyson Barrett at [abarrett@secureworks.com](mailto:abarrett@secureworks.com) or (404) 626-9191.

## What Others Are Saying

"As a banker, **I highly recommend that you include WIB-endorsed partners whenever you are thinking of any new product or service.** As chairman of WIB Service Corp., I know firsthand the time, effort and due diligence that is undertaken by the WIB Service Corporation Board in ensuring the best of breed vendors are offering great product that banks will value." – *Ellen Sas, President & CEO, Seattle Bank and Chair, WIB Service Corporation Board*

"A year ago I had another industry expert and competitor of IBIS review our bank's coverages and premiums paid. **They could not find better pricing or coverage/limits than what IBIS had already procured for us.**" – *Bruce Mills, President & CEO, Partners Bank of California*

**"Joining the MoneyPass ATM network was a 'no brainer.'** It is far superior to the other ATM network options. We save money, expand our network and improve the client experience. More banks need to join MoneyPass." – *Rauly Butler, SVP, Mechanics Bank (CA)*

# VIP Roster

<b>ATM/Debit Card Processing, Terminal Driving &amp; Card Production</b> Rachelle Powers   (716) 741-3999   rachelle.powers@53.com	FTPS	
<b>Bank Operations Profitability Consulting</b> Joseph Gillen   (713) 341-0033   joe.gillen@pinnstrat.com	Pinnacle Financial Strategies	
<b>Board Evaluations, Corporate Culture and 360 Reviews</b> Connie Bettinger   (239) 596-2890   connie@cassbettinger.com	Cass Bettinger & Associates	
<b>Board Governance Assessments</b> Gayle Appelbaum   (952) 893-6795   gayle.appelbaum@amalficonsulting.com	Amalfi Consulting, LLC	
<b>Board Portal for Community Banks</b> Jeffrey Powell   (212) 741-8181 x331   jpowell@boardbooks.com	Diligent Boardbooks	
<b>Check Overdraft Privilege</b> Joseph Gillen   (713) 341-0033   joe.gillen@pinnstrat.com	Pinnacle Financial Strategies	
<b>Check Printing, Growth &amp; Security Products</b> Dave Lowman   (800) 332-4234 x159219   dave.lowman@deluxe.com	Deluxe Corporation	
<b>Commercial Equipment Leasing Program</b> Mark Buchanan   (877) 274-5327 x1843   mbuchanan@bancleasing.com	BancLeasing, Inc.	
<b>CRA Credit Program</b> Peter Gwaltney   (877) 232-0859   peter.gwaltney@shcpfoundation.org	Senior Housing Crime Prevention Foundation	
<b>Credit Card Issuing Program</b> Linda Echard   (800) 422 8439   linda.echard@icba.org	ICBA Bancard	
<b>Deposit Funding for Community Banks</b> Scott Watson   (417) 890-7250   swatson@intrasweep.com	Intrasweep LLC	
<b>eMarketing Solutions for Community Banks</b> Fred Macciocchi   (877) 342-2557   fred.macciocchi@firstroi.com	BancVue Interactive	
<b>Insurance for Community Banks</b> Patrick Corey   (480) 663-3778   pcorey@ibisinsurance.com	Independent Bankers Insurance Services	
<b>Insured Deposit Network – Demand Deposit Marketplace</b> Scott Watson   (417) 890-7250   swatson@intrasweep.com	Intrasweep LLC	
<b>Internet &amp; Network Security Services</b> Allyson Barrett   (404) 626-9191   abarrett@secureworks.com	SecureWorks, Inc.	
<b>Loan Portfolio Tracking/Insurance For Lenders &amp; Customers</b> Kurt Kesler   (707) 253-2080   kurt@keslerassociates.com	Kesler Associates	
<b>Merchant Processing Services</b> Kristi Lawton   (307) 883-8538   klawton@progpa.com	Granite Payment Alliance	
<b>On-Balance-Sheet Sweep Accounts (FDIC Insured)</b> Scott Watson   (417) 890-7250   swatson@intrasweep.com	Intrasweep LLC	
<b>Online Account Opening/Funding, Funds Transfer and Finance Manager Portal</b> Richard Whiddon   (901) 757-1212 x7118   rwhiddon@umonitor.com	uMonitor	
<b>Reward Checking Program</b> Robert Johnson   (877) 342-2557   bob.johnson@bancvue.com	BancVue	
<b>Surcharge-free ATM Network</b> Mona Juravic   (360) 896-2488   mona.juravic@elanfs.com	MoneyPass®	
<b>UCC/Due Diligence Services</b> Mary Kramedas   (302) 636-5401 x3332   mkramedas@cscinfo.com	CSC-Diligenz	

Visit [www.wib.org/about/wibsc](http://www.wib.org/about/wibsc) or contact Anne Scully at 415-352-2323 or [anne@wib.org](mailto:anne@wib.org) for more information.

# Easy Ways to Get More Value: Dividend Rewards

If you're using a WIB-endorsed partner, then you're earning Dividend Rewards!



## What are Dividend Rewards?

Dividend Rewards provide your bank with a dividend credit based on your bank's participation in our endorsed VIP programs. The credits can be applied to any WIB conference, webinar or seminar registration. The total number of Dividend Reward credits is based upon the following criteria:

- Income, how much your participation in these programs generates for WIB Service Corporation;
- Number of endorsed VIPs your bank is actively using; and

- Number of new contracts entered into during the year.

This reward program is in addition to the advantageous pricing and other competitive features already provided by our VIP partners. When banks use our WIB-endorsed vendors, you help contribute to the association's growth and success. Your consistent loyalty enables WIB Service Corporation to sponsor other association activities and subsidize administrative costs and registration fees at our events.

Contact [education@wib.org](mailto:education@wib.org) to find out if your bank has unused Dividend Rewards.

**Get a complimentary pass to join WIB-endorsed partner ICBA Bancard at "Passport to Payments",** a Card Conference & Expo September 26-28 in St. Louis, MO.

Conference highlights include:

- Collaborative sessions on incentivizing cardholders, navigating regulatory waters, and minimizing losses/managing risk
- High-level keynote presentations on the politics of payments, economic forecast and opportunities for optimal performance

- Product demos and onsite analysis to help community bankers gauge ROI potential and improve operational efficiency.
- Networking opportunity for community banks from across the country.

Contact Joe Schneider at ICBA at [joe.schneider@icba.org](mailto:joe.schneider@icba.org) or (202) 659-811 x4372 for your complimentary "all access" pass.



Western Independent Bankers Service Corporation  
601 Montgomery Street  
Suite 1200  
San Francisco, CA 94111

*Return Service Requested*

## Highlights:

- Bank of American Fork Multiplies Benefits with Multiple VIP Partners
- Case Study: Going Paperless, Reducing Expenses & Staying Secure
- The benefits of using WIB-endorsed VIP vendors.