ICBA Preferred Service Provider Engagement Forum

ICBA
Preferred
Service Provider®

Wednesday November 9, 2022

9:00 am – 5:00 pm

ICBA
Preferred
Service Provider®

Welcome Remarks

Adam Mahone

Senior Vice President, Strategic Solutions, ICBA

- Goal #1 – To evolve to become the #1 trusted resource for banks to **find**, **research**, and **select** third-party solution providers.

- Goal #2 – To deliver a measurable increase in member engagement and top of mind consideration for ICBA’s strategic partners.

ICBA
PREFERRED
SERVICE PROVIDER®

Where were you in 2006?

Preferred Service Provider Introductions

- Please introduce yourself
- What is your role/title at your company
- What is your ICBA “preferred” service?
- What does your target ICBA client look like?

Community Banking: Pride in the Profession

ICBA Preferred Service Provider®

A Word from our President & CEO

Rebeca Romero Rainey

President & CEO, ICBA

ICBA Preferred Service Provider®

Government Relations Update

Aaron Stetter

Executive Vice President, Advocacy & Strategic Engagement, ICBA

ICBA PREFERRED SERVICE PROVIDER®

ICBA Member Demographics Report

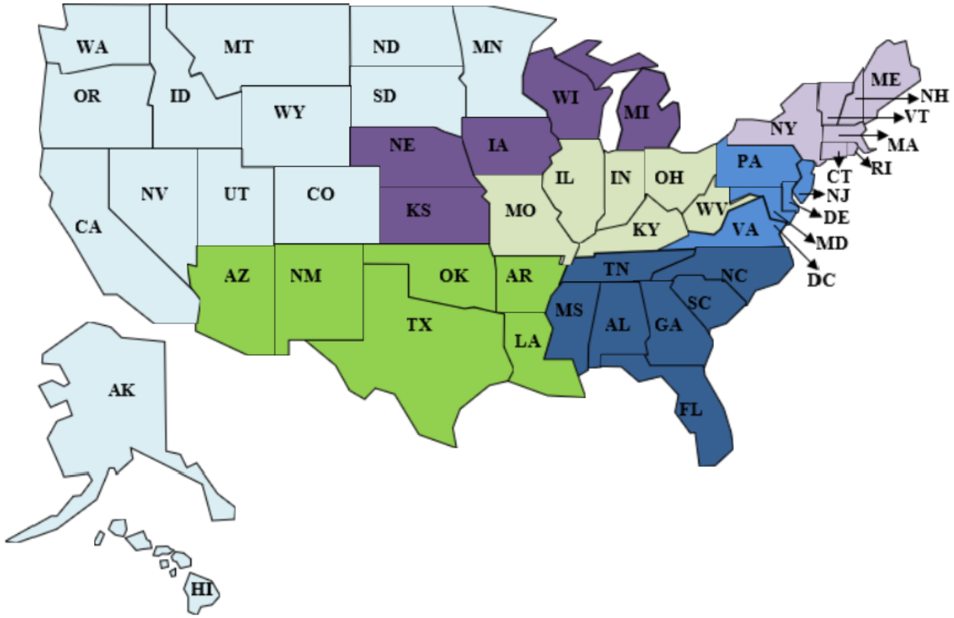
Brandy Smallbrock

Vice President, Member Relations Officer, ICBA

Agenda

- Meet the ICBA Member Relations Team
- YTD Performance
- Demographics
- “Day in the life of an MRO”
- How we can work together to support community banks
- Questions?

ICBA REGIONAL OFFICES



TEAM LEADER

Bill Pusey, Executive Vice President Barrington, NH
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MIDWEST REGION

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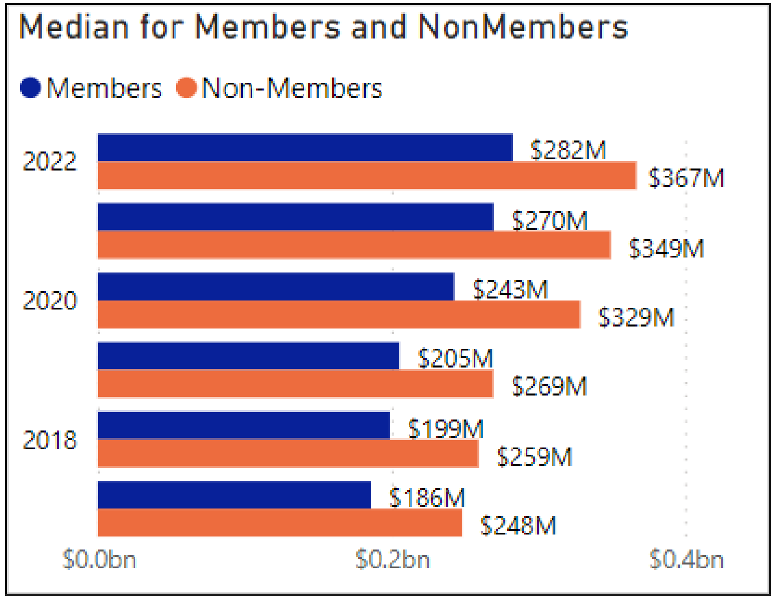
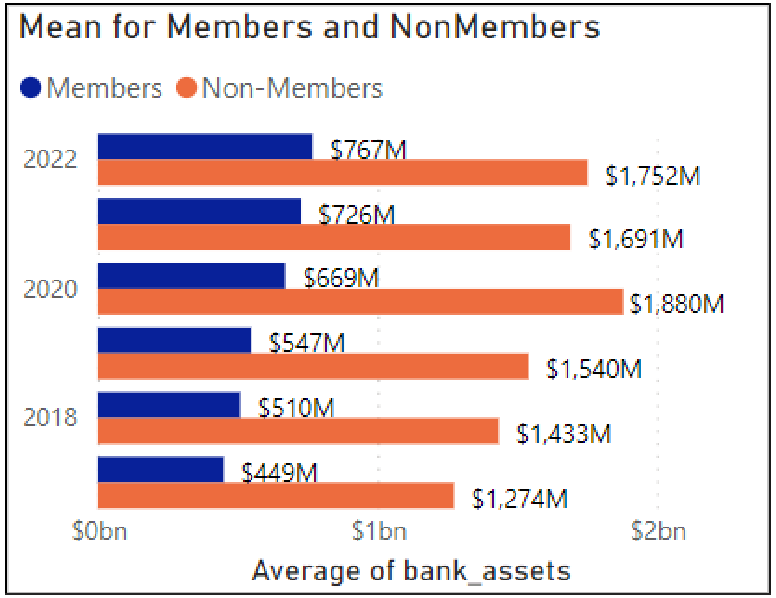
Key Membership Demographics

- Over 97% renewal rate in 2022
- Exceeded our annual revenue goal for new member recruitment (104% goal YTD)
- Nearly 2/3rds of all community banks are ICBA members
- Membership asset size range - De Novo to $50B
- Mean and Median asset data:



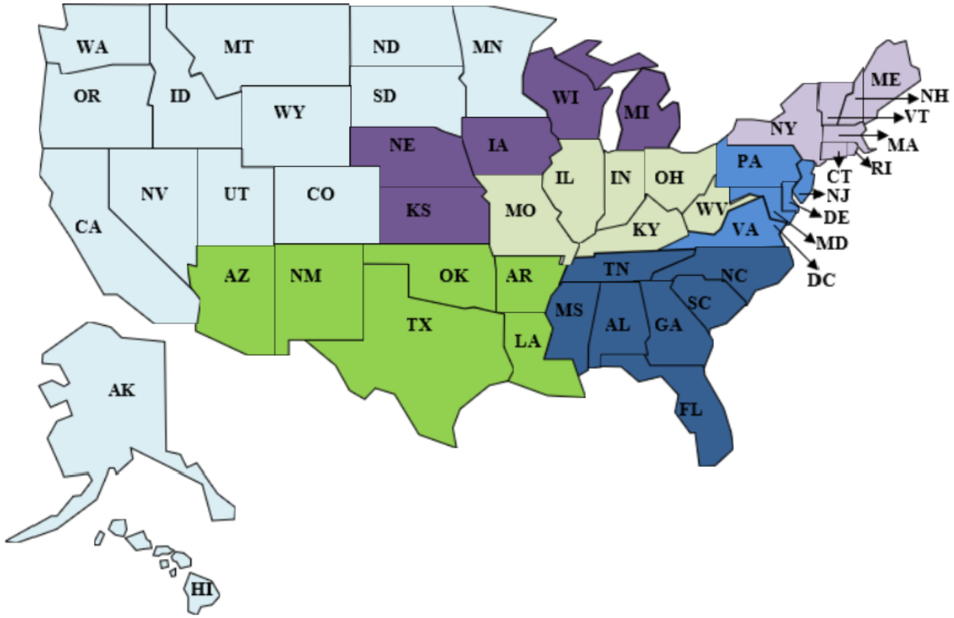


Day in the Life of an MRO

Leah Edwards

Vice President, Member Relations Officer, ICBA

ICBA REGIONAL OFFICES



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Key Responsibilities

- New members
- Member retention
  - Annual renewal
- Presence in the field
  - State association conventions and other regional meetings
  - Bank visits
  - Field offices
- Conduit of information
  - ICBA resources, advocacy, products and services
  - Banker feedback

A Day in the Life

- A typical bank visit…
- Prep work
  - Call report/ Earnings reports
  - Browsing their website
  - Membership history
  - Product use history
  - And more!
- Listening…
  - What I thought we'd discuss vs. what we actually discuss
- Bottom line
  - There's a lot to cover in a small amount of time

ICBA Preferred Service Provider®

How can we work together?

- Work together to bring collective solutions to bankers
- Educate, help, and listen to bankers
- Provide opportunities for bankers to connect with one another- regional events, digital communities, etc.
- Let’s get creative!

Best Practices

- Share your data
- Give the MROs leading questions/ indicators of who would be a good fit
- Ask your clients and prospects, “Are you an ICBA member?”
    - Share intel with the MRO & we will do the same- collaboration & relationship building at local level
    - Team is incented to create leads for our PSP’s
- Customer service

Questions?


BREAK

ICBA Preferred Service Provider®

Brett Huff

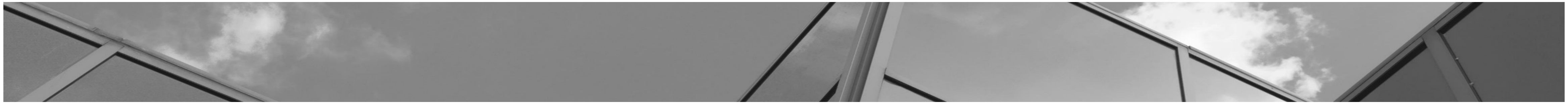
Managing Director, Stephens, Inc.

THE FUTURE OF BANKING AND FINTECH

ICBA PREFERRED SERVICE PROVIDER ENGAGEMENT FORUM

November 8, 2022

Agenda



1. INTRODUCTION

Stephens At A Glance

Family Owned Since 1933

Our reputation is worth more to us than our fees

Principal Mentality

We always think and act like owners

Independent And Stable

We offer long-term advice that builds long-term relationships

Senior Banker Involvement

Senior bankers participate in execution throughout the process

Middle Market Focus

Extensive expertise that stretches across industry verticals

Full-Service Investment Banking

A full range of M&A, Equity and Debt offerings

Global Perspective

Over 30 bankers operating through Stephens Europe Ltd.

Exceptional Results

A dedicated team that delivers

Investment Banking Platform Overview

Mergers & Acquisitions	Equity Capital Markets	Debt Capital Markets	Capital Solutions Group

Mergers & Acquisitions

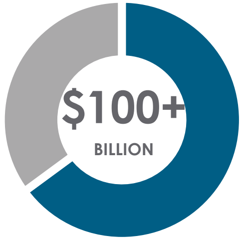
Deal Type

- Sell-Side
- Buy-Side

Equity Capital Markets

Deal Type

- Follow-On
- IPO



Debt Capital Markets

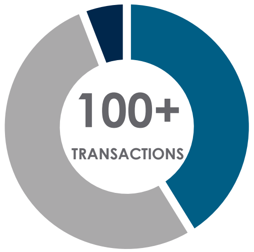
Deal Type

- High Yield Bonds
- Private Placement
- Investment Grade Bonds

Capital Solutions Group

Deal Type

- Restructurings / Recapitalizations
- Distressed Financings & Sales
- Litigation support



Industry & Financial Sponsor Coverage

180+
Sector Specific Investment Bankers

250+
Sponsor-Backed M&A Transactions

$100B+
Aggregate M&A Transaction Volume

500+
Companies Under Coverage

$140B+
Aggregate Capital Markets Transaction Volume

$206M
Avg. Sponsor-Backed M&A Deal Size

Note: Stephens statistics since 2010.

Sector Expertise

Stephens Overview

Brett Huff, CFA
Managing Director – Technology

- Joined Stephens in 2005 with a focus on financial technology
- Over 17 years of experience, including 15 as Stephens' Business Services equity research analyst, covering financial technology, payments, and information services
- Brett is a Chartered Financial Analyst (CFA) and he obtained his A.B. in social studies from Harvard University and received an M.B.A., focusing on finance and strategy, from the Kellogg School of Management at Northwestern University

Technology, Media, and Telecom Investment Banking

14
Senior Bankers

- **Internet of Things**
- **Financial Technology and Payments**
- **Healthcare IT**
- **Media**
- **Property / Lending Technology and Services**
- **Security Software**
- **Telecommunications**
- **Vertically Focused Software Applications**

Areas of Focus

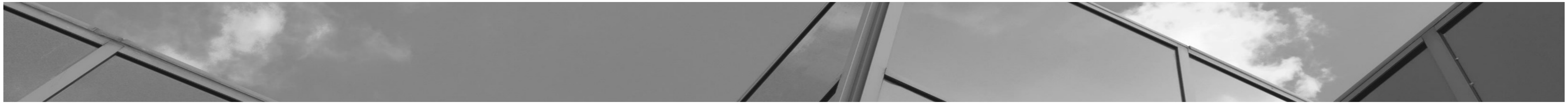
Financial Institutions Investment Banking

15
Senior Bankers

- **Diversified Financials**
- **Depository**
  - **Mid-Atlantic**
  - **Midwest**
  - **Northeast**
  - **Southeast**
  - **Southwest**
  - **West Coast**
- **Specialty Finance**

Areas of Focus

(1) Includes affiliates.



2. WHAT IS FINTECH?

Fintech Market Map – Public and Select Private Companies

Consumer Finance Apps & Neobanks
acorns, Aspiration, Block, chime, cred.ai, credit sesame, Current, customers bank, Dave, experian, green dot, hiatus, intuit, MoneyLion, monzo, myFICO, N26, PayPal, Revolut, Robinhood, SoFi, Starling Bank, Stash, Truebill, Varo

Customer Acquisition & Onboarding
Apiture, Bankrate, Bottomline, ClickSWITCH, credible, credit sesame, experian, FICO, fiserv, fundera, HSH, intuit, lendingtree, lendio, MANTL, narmi, NCR, nerdwallet, Q2, QuinStreet, Strive

Governance, Risk & Compliance
Accertify, Accuity, Alloy, BAE Systems, Black Swan Technologies, Bottomline, Clari5, Dow Jones, Feature Space, feedzai, fenergo, FICO, fiserv, GBG, genpact, IBM, jack henry & Associates Inc., NetGuardians, NICE Actimize, Oracle, sas, venminder, verafin

Consumer Digital Banking
Access Softek, Inc, Alkami, Apiture, Backbase, CSI, Finastra, FIS, fiserv, glia, HomeCU, jack henry & Associates Inc., Larky, lumin digital, narmi, NCR, Q2, Temenos, V-Soft Digital

Commercial Cash Management
ACI, Adenza, Alkami, Apiture, Backbase, Bottomline, Finastra, FIS, fiserv, GTreasury, Infosys, intellect, jack henry & Associates Inc., kyriba, Polaris, Polaris payments, Q2, Salmon Software, SAP

Banking as a Services (BaaS)
axos financial, Bankable, blend, BM Technologies, CBW Bank, Coastal Community Bank, cross river, Evolve bank & trust, finzly, green dot, jack henry & Associates Inc., Kasasa, Lincoln Savings Bank, Mambu, MetaBank, MVB Financial, Q2, Signature, Silvergate, Solarisbank, Starling Bank, SuttonBank, Treasury Prime, unit, WebBank

APIs, Open Banking & Embedded Finance
akoya, Apiture, Bottomline, bud, codat, Envestnet, jack henry & Associates Inc., mastercard, moov, MX, Ninth Wave, NXTsoft, OzoneAPI.com, Plaid, Railsbank, salesforce, Saltedge, synctera, Tarabut Gateway, token, Trovata, TrueLayer, Visa, Yapily

Core Processing
3i Infotech, accenture, corelation, CSI, DXC Technology, Finastra, Finxact, FIS, fiserv, Infosys, edgeverve, jack henry & Associates Inc., Mambu, NEC, Nymbus, Oracle, sopra steria, SoFi, TCS Tata Consultancy Services, Temenos, Thought Machine

Loan Origination Systems
abrigo, Acalyx, accenture, Alogent, bakerhill, blend, doxim, Ellie Mae, FICO, Figure, Finastra, fiserv, Floify, hm Holtmeyer & Monson, ICE, IntraFi, jack henry & Associates Inc., meridianlink, mortgagehippo, ncino, Numerated, pitney bowes, Q2, QwickRate, sopra steria, Teslar Software, TurnKey Lender, Wolters Kluwer

Data & Analytics
Avannis, Botdoc.io, Bottomline, cortera, creditsafe, CRIF, creditrisk monitor, Diebold Nixdorf, dun & bradstreet, Equifax, experian, Factual Data, FICO, fiserv, infogroup, Kabbage, LexisNexis, Moody's, sas, Scienaptic, TransUnion, Verisk

Capital Markets
Alpima, Apex Clearing, avaloq, Bloomberg, Broadridge, Clearwater Analytics, Comarch, DealCloud, Delio, embark group, Envestnet, Finastra, hearsay, ICE, IHS Markit, Moody's, Morningstar, Murex, PitchBook, PMA, S&P Global, SEI, SS&C

Wealth Tech
acorns, Albert, Altruist, Appway, Aspiration, AssetMark, Betterment, Cadre, doxim, Empower Retirement, Envestnet, FIS, Fundrise, MoneyLion, Orion, Pershing, Robinhood, SoFi, Stash, wealthfront, Yieldstreet

Payments Market Map – Public and Select Private Companies

Mobile Wallets / P2P Payments
- Alipay
- amazon pay
- BLOCK
- DISCOVER
- FACEBOOK PAY
- Google
- GreenLight
- mastercard
- PayPal
- Paytm
- VISA
- Walmart Pay
- WESTERN UNION
- WISE
- WorldRemit
- Zelle

BNPL
- affirm
- afterpay
- AMOUNT
- atrato
- humm
- Katapult
- Klarna.
- openpay
- PayPal
- perpay
- sezzle
- splitit
- Zebit
- zip

POS
- AEVI | DO MORE
- BIGCOMMERCE
- cantaloupe
- Diebold Nixdorf
- EVERI
- FIS
- fiserv.
- globalpayments
- VERTICALS
- lightspeed
- Nayax
- NCR
- ORACLE
- partech
- PAX
- PayPal
- Shift4 PAYMENTS
- shopify
- toast
- TouchBistro
- vend
- Verifone
- zuora

Merchant Acquiring and PayFacs
- ACI
- adyen
- BIGCOMMERCE
- BLOCK
- cielo
- checkout.com
- deluxe
- Euronet Worldwide
- EVO
- evertec
- FIS
- fiserv.
- Getnet
- globalpayments
- NET1
- nexi
- nmi
- nuvei
- paya
- Payoneer
- PayPal
- Paysafe:
- PagSeguro
- Paytm
- REPAY
- shopify
- stone
- stripe
- VISA
- WORLDLINE

Networks
- AMERICAN EXPRESS
- BancNet
- BANCOMAT
- Bancontact
- CartaSi
- CB
- Diners Club International
- DISCOVER
- elo
- FIS
- fiserv.
- girocard
- Interac
- JCB
- K net
- mastercard
- Pago BANCOMAT
- RuPay
- UnionPay 银联
- VISA

Debit, ATM, and Card Issuing
- ACI
- bpc
- Diebold Nixdorf
- eRI
- Euronet Worldwide
- FIS
- fiserv.
- globalpayments
- HYOSUNG
- jack henry & Associates Inc.
- MARQETA
- Moneris
- NCR
- openway
- PRIMAX
- SoFi
- stripe
- synctera

Billpay
- ACI
- ALIASWIRE
- ALLIED
- bill.com
- BILLGO
- BillingTree
- doxim
- EngageSmart
- FIS
- fiserv.
- jack henry & Associates Inc.
- mastercard
- PAYFARE
- Paymentus
- PayPoint
- SwipeSimple
- VISA
- WESTERN UNION

ACH, Wire, RTP
- ACI
- bpc
- Bottomline
- DWOLLA
- FINASTRA
- FIS
- fiserv.
- FORM3
- jack henry & Associates Inc.
- mastercard
- nexi
- LINK
- SIX
- stet
- The Clearing House
- TWINT
- VISA
- Volante
- VYNE
- WORLDLINE

Checks
- Alogent
- Bottomline
- checkalt
- deluxe
- First Tech federal credit union
- HARLAND CLARKE
- fiserv.
- jack henry & Associates Inc.
- Mitek
- SYNERGENT

Crypto/Defi/ Blockchain
- BINANCE
- BLOCK
- BlockFi
- Canaan
- Chainalysis
- coinbase
- CoinTracker
- crypto.com
- eToro
- NCR
- NYDIG
- PayPal
- ripple
- Silvergate
- Tassat
- VOYAGER

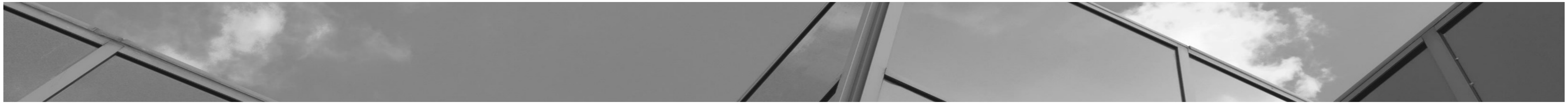
Data & Analytics
- ACI
- EQUIFAX
- feedzai
- FICO
- globalpayments
- mastercard
- NICE ACTIMIZE
- sas
- TransUnion
- VISA
- Wolters Kluwer

B2B Payments
- avidxchange
- basware
- bill.com
- BILLGO
- BillingTree
- billtrust
- Bottomline
- corcentric
- coupa
- exela TECHNOLOGIES
- FLEETCOR
- melio
- NEXUS
- ROSSUM
- SAP
- taulia
- tipalti
- TRADESHIFT
- wex

Fintech vs. Traditional Bank Overview

Non-Balance Sheet Fintech		Balance Sheet Fintech
Partner / Enable Traditional Banks	**Disrupt / Compete with Traditional Banks**	
Example: ncino	**Example:** BLOCK	**Example:** Klarna.
• Technology vendor • May enable improved underwriting offering • Does not use balance sheet for loans	• Technology vendor and underwriter of loans • Typically sells loans post origination	• Technology vendor and underwriter of loans • Typically keeps loans after origination

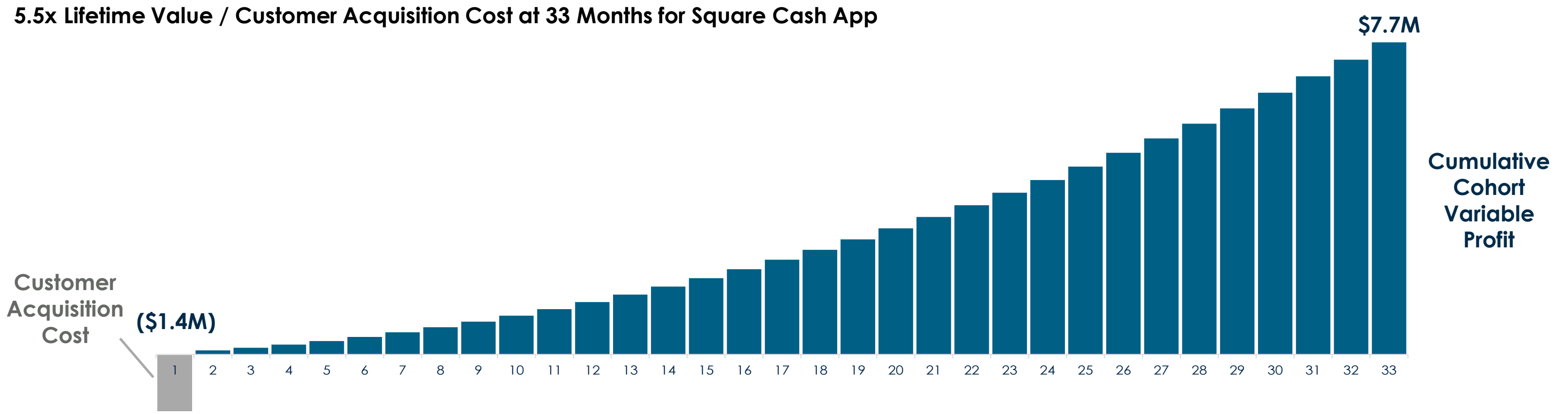
Categories Are Already Blurring



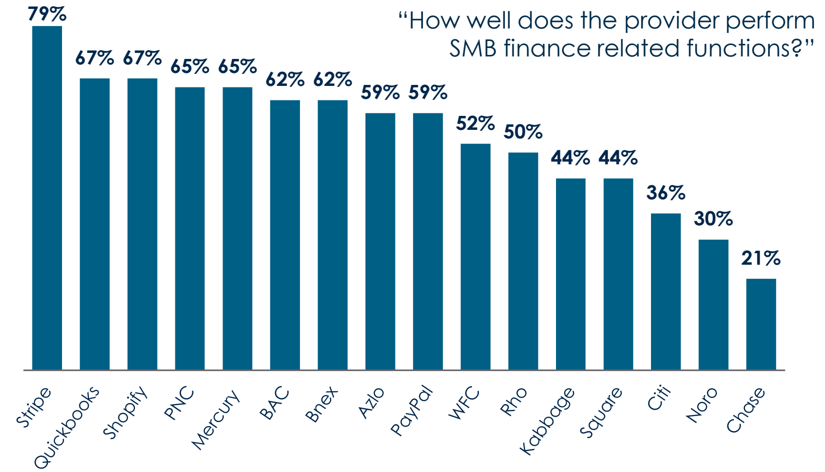
3. WHY FINTECH MATTERS

Why Fintech Matters

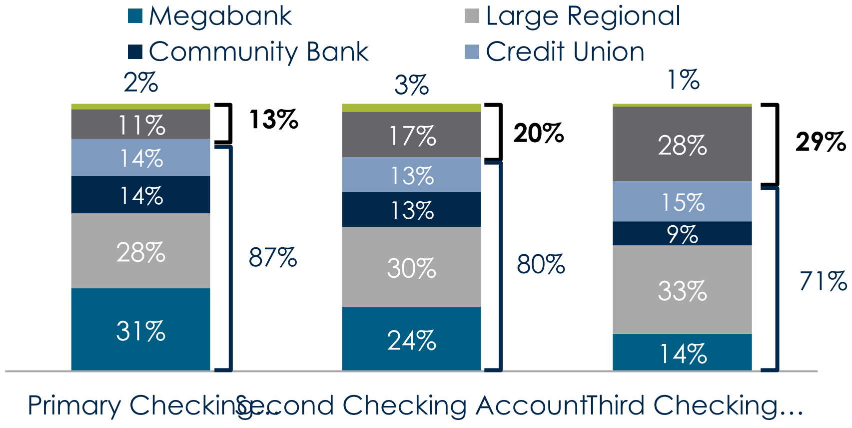
New Business Models are Compelling



Fintech Value Propositions are Resonating



Disrupters Are Taking Share



Source: Cornerstone Advisors, Lee Weatherington, Senior Director of Corporate Strategy, at Jack Henry & Associates presentation at Association for Financial Technology 2021 Spring Summit, Block Inc., Fintech live!, The Financial Brand.

Stock Performance & Valuations of Banks, Challenger Banks & Fintechs

Challenger Banks

SMB / POS Lenders

GreenSky[3] · Live Oak Bancshares · synchrony

Fintech Partnership

Axos Financial · Coastal Financial Corporation · The Bancorp · Evolve Bank & Trust

Payments / Crypto

Triumph · MVB Financial · Meta Financial Group · Silvergate

Traditional Banks

Peer Set[1][2]

308 Banks

31%	East	19%	South
25%	West	25%	Midwest

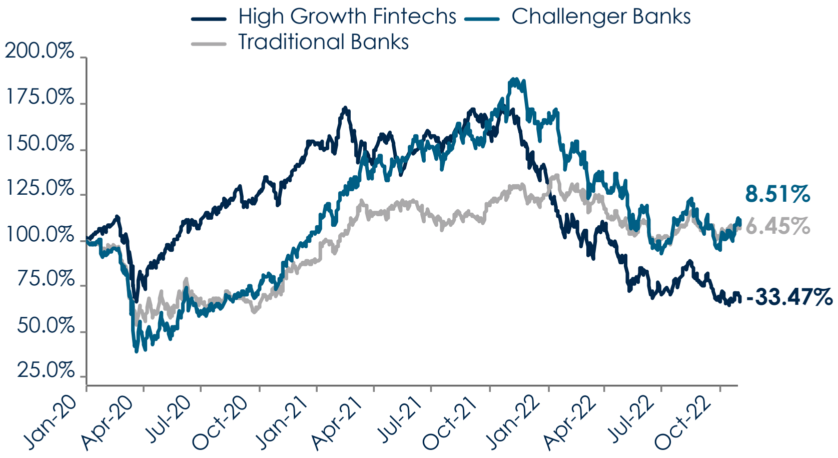
21%	42%	37%
Large	Small	Medium

High Growth Fintechs (FINX ETF)

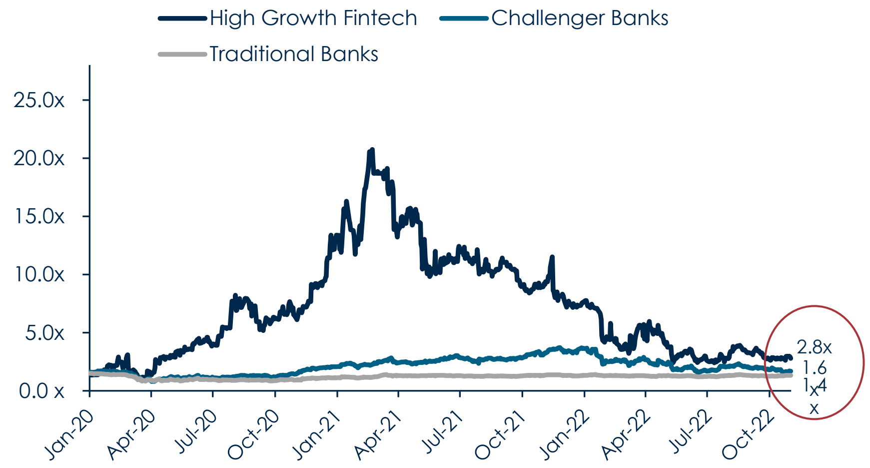
Select Stocks

Square · Bottomline · xero · SS&C (S4) · FIS · affirm · fiserv. · PayPal · bill.com · adyen · ncino. · TEMENOS

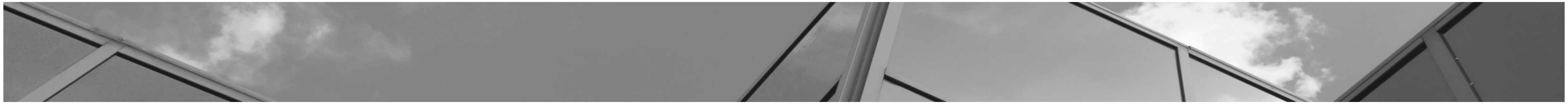
Stock Price Performance



Price / Tangible Book Value



Note: Market Data as of November 3, 2022.
(1) NASDAQ BANK index makes up Traditional Banks peer set. (2) Small banks have <$2.5B in Total Assets, Medium $2.5B – $10B and Large >$10B.
(3) GSKY included prior to be taken private in March 2022.
Source: S&P CapitalIQ



4. FUTURE OF FINTECH: OUTLOOK

Future of Fintech: Outlook

Traditional banks and neobank / fintech disruptors will borrow from / partner with each other

- **Banks**: improve marketing, niche products, frictionless onboarding
- **Fintech disruptors**: improve compliance and regulation
- APIs will enable this transition

Banks will become an even more important marketplaces for solutions

- Already the case in using third-party technology like digital banking and SMB lending
- Will extend to include a much fuller suite of products
- Traditional "bundle" technology buying will become less powerful as APIs enable easier "best of breed" buying and as consumer/business customers demand superior technology
- Banking-as-a-service market positioning will run from full BaaS banks to banks partnering on specific business lines to banks simply referring business

Consumer and business customers will continue to demand better solutions

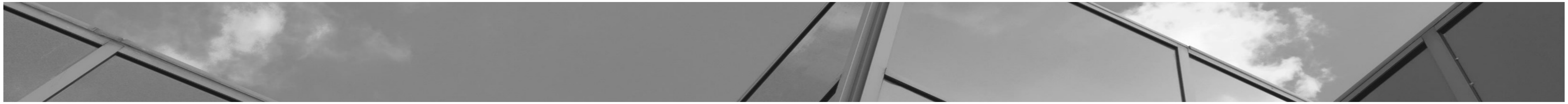
- Frictionless onboarding, pre-populated / predictive forms, faster AI-driven loan decisioning, niche product offerings, embedding financial services at the point of need / unbundling of the financial value chain, seamless integration of services, elegant and simple user experiences

Consolidation will accelerate

- **Banks**: small community banks may choose to sell vs. step-change investment to upgrade technology (relative to disruptor fintechs and/or national banks)
- **Disruptors**: easy funding to acquire customers and grow revenue will give way to profit focus including mergers to achieve cost synergies
- **Bank-friendly fintechs**: next-gen fintech "winners" emerge and buy smaller competitors

Market structure will bend…but ultimately retain some existing trends

- **VC and PE fintech funding**: decline substantially near term which drives consolidation; long term will be available b/c of bank tech gap/pace of innovation
- **Large fintechs behavior**: after long M&A binge will shed assets to narrow focus; but still will buy tuck ins for tech innovation



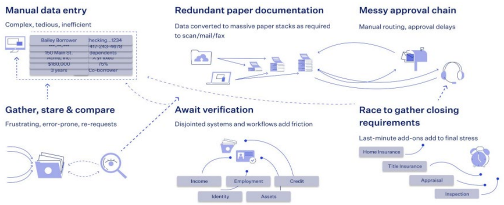
5. FUTURE OF FINTECH: SELECT THEMES

Fintech and Community Bank Themes

	Big Tech and Disruptive Fintech Themes	Future of FinTech Themes
01	Use Data to Personalize and Predict	FIs often possess richer, longer-duration financial data
02	Specialize and Verticalize	Many FIs already focus on specific customer segments. Some segment, such as large consumer accounts, are difficult for fintechs to serve
03	Embedding Functionality at Point of Need	FIs are already intimately involved in consumer and business workflows, just need to tap into this
04	Market-Leading User Experience	Software available to FIs to provide better user experience
05	Low-Friction Digital Onboarding	Software available to FIs to enable easier onboarding
06	Seamless Integration for Superior User Experience	FIs have access to new API-Driven capabilities to provide truly seamless processes as well

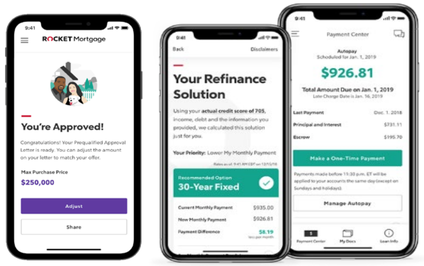
Mortgage Modernization – Low Friction Digital Onboarding

The Problem



- Complex
- Inefficient
- Stressful

The Fintech Disruptor Innovation



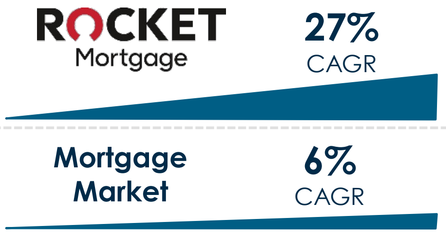
- "Push button, get mortgage"
- Omni-channel / anytime
- Low-friction & low data entry
- Integrated workflow
- Ecosystem of partners

The Results

2009

$26B (1.3%)

Rocket Mortgage grew 4.5x faster than the market



2020

$357B(8.7%)

The Bank-Friendly Fintech Response

BeSmartee, CloudVirga, Floify, loanzify, maxwell, mortgagehippo, ROOSTIFY

Fintechs build equivalent bank-friendly, white-labelled products

blend

- 32 of Top 100 US banks
- 2,200 integrated partners
- Reduce cost by $520 / loan, implied cost to deploy of ~$80 / loan for a healthy ROI
- Consumers can complete loan application in <10 minutes
- Reduce primary loan origination cycle times by ~10 days

Source: Company documents, Forbes, Mortgage Bankers Association.

Blockchain – Faster / Better / Cheaper Via Specialization

Blockchain Definition

"A shared immutable ledger that facilitates the process of recording transactions and tracking assets in a business network"

- IBM

Value Proposition

One Source of Truth	Asset Tracking Immutability	Immutability

The Problem

Foreign Wire Transfer Cost	Average XRP Transaction Cost
$15 - $50	**$0.0013927**

Banks Partnering for Blockchain

National Bank Holdings Corporation – FIGURE

New York Community Bank – FIGURE

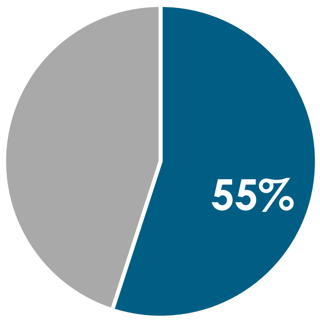
First Foundation – NYDIG

Suncrest Bank – NYDIG

Vast.bank – coinbase

The Bank-Friendly Fintech Response

Top 100 Banks That Invested in Blockchain



TassatPay

What is TassatPay?

- A platform that enables commercial customers to send / receive payments instantly
- Tokenizes US Dollar deposits at a bank using private permission-based blockchain
- Tokens plaud in digital wallet for instant payment use
- Uses Ethereum network

Banks Using TassatPay

Signature Bank

- ~10B in deposits from cryptocurrency customers
- ~16% of all deposits

Customers Bank

Source: ibm.com/topics/what-is-blockchain, cointelegraph.com, mybanktracker.com, Tassat, CB Insights.

Open Banking and APIs – Seamless Integration

Open Banking – The Problem

Slow bank innovation has driven regulatory open banking mandates and de-facto customer-driven API access to customer bank data

Mandated in Some Regions

FINANCIAL CONDUCT AUTHORITY

RESERVE BANK OF AUSTRALIA

De Facto + In the US

- Plaid has data agreements with majority of top-ten US banks
- Plaid agreements with Jack Henry's Banno and NYMBUS
- Open finance platform Plaid Exchange landed May 2020 – targeted at small FIs

2017

CFPB non-binding guidance on data sharing from Section 1033 from Dodd Frank

July 9, 2021

Executive Order encourages CFPB to allow customers to download banking data

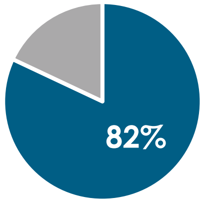
Examples of Open Banking Technology

Envestnet	Purchase	Envestnet Yodlee
Jack Henry & Associates Inc.	Partnership	Finicity, akoya, Plaid
Midwest BankCentre	Partnership	MANTL
Marcus: by Goldman Sachs	Partnership	Plaid, Marqeta
OakNorth	Partnership	TrueLayer
VISA	Purchase	tink
mastercard	Purchase	Finicity

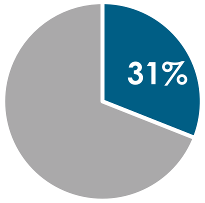
Source: The Financial Brand, Mantl, BankDirector.com.

AR Automation – Embedding Banks Within Commercial Workflows

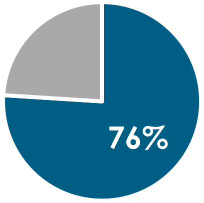
The Problem



% of the time cash flow problems cause SMB failure



% of SMB invoices that are not paid in 30 days



% of SMBs that want one place to manage all of their business finances

The Fintech Disruptor Innovation

$1.5T
Dollar amount of invoices created in Quick Books

$91B
Annual pmts volume processed by Intuit (+40% YoY)

>$200M
Dollar balance with Intuit and its GreenDot Partner

The Results

INTUIT quickbooks.

In July 2020, Intuit launched QuickBooks Cash, an SMB checking account with partner Green Dot Bank

"QuickBooks Cash delivers what current business accounts don't – a banking experience that enables small businesses to accept payments, pay teams and vendors – with automatic reconciliation for easy financial management"

– **Rania Succar, Senior VP** of
QuickBooks Capital and Payments at Intuit

The Bank-Friendly Fintech Response

billergenie, billtrust, Invoice2go, highradius, melio, PAYSIMPLE, Paymentus, taulia, YayPay, Tradeshift

Bank-friendly AR automation solutions

autobooks

SaaS accounting software that banks offer to SMBs integrated with a checking account

4Front credit union
- 7% SMB adoption
- $2.5M SMB invoices annually

choice one BANK
- 3% SMB adoption in year one
- More SMB logins / month

Commercial Bank of California, Provident Bank, First Bank, TD Bank, 1st Bank Yuma

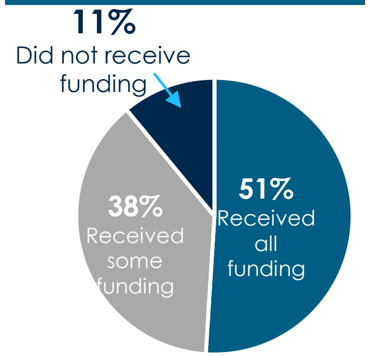
95% of Autobooks invoices are paid within 5 business days vs 27 industry average

Source: SCORE / Counselors to America's Small Business, U.S. Bank, Intuit, Lending Tree, Autobooks.

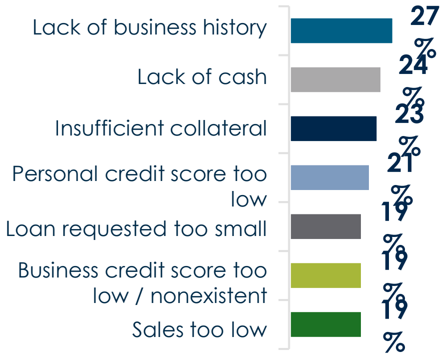
SMB Loan Automation – Specialize and Verticalize

The Problem: SMB Loans are Hard to Get

SMB Funding Success Rates



Reasons for Declined Funding



Bank Innovation Response: Verticalize and Automate

LiveOak Bank

- 21 vertical focus loan officer teams
- Automate workflow
- Now top ROA and ROE in its asset class

ncino

- LiveOak developed nCino LOS
- Now 100% paperless origination

The Fintech Disruptor Innovation

26 Major SMB non-bank lenders raised a total of $7B since 1988

biz2credit, smartbiz, BlueVine, Nav, ondeck, fundera, CAN CAPITAL, Square, Fundbox, lendio, Kabbage

Key Features

- Digital applications
- Fast underwriting decisions
- Data-driven underwriting
- New data sources – e.g. merchant acquiring data
- Algorithmic decisioning – e.g. Square Capital

Bank Innovation Response: Automated Spreading

actico, bakerhill, boss INSIGHTS, FINCURA, MonJa, Moody's, ncino

codat

- Universal API for SMB financial software
- A major use case is pulling accounting data for spreading
- Connects with 18 accounting providers through proprietary APIs
- Connects with all major banks via Plaid and True Layer
- 130 Clients, 190 employees, 22M API calls / month

Source: Square's The Capital Report 2020, FinTech Labs, Company documents.

Buy Now Pay Later (NBPL) – Using Data to Personalize and Predict

The Problem

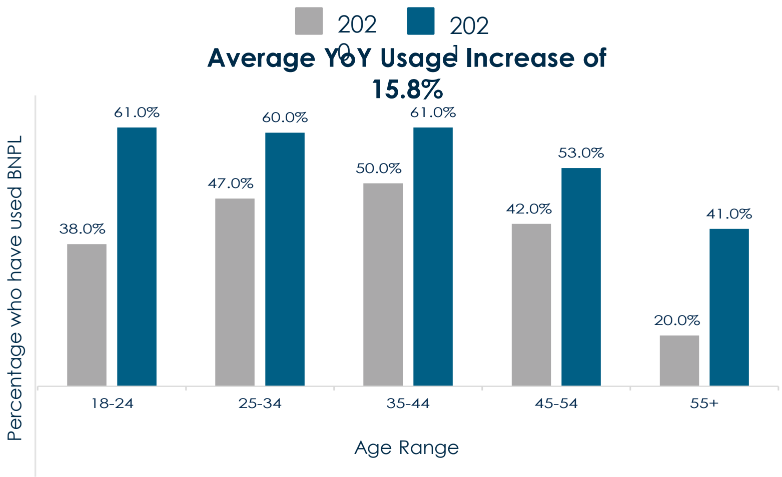
39% **BNPL consumers use the service to avoid credit card interest**

Impact: Card Volume + B2B Financing

Resolve

- Embedded B2B Trade Credit
- $60 mil. funding in May 2021
- Enable businesses to defer payments on superior terms
- Speed up invoice payments and increase cash flow

Consumer Usage Trends



FI Response to BNPL

CHASE · AMOUNT · WebBank · BANK OF AMERICA · BARCLAYS · citi · cross river · Citizens · Marcus: BY GOLDMAN SACHS · TD Bank · REGIONS

Banking as a Service (BaaS) – Embedding Value at Point of Need

BaaS Value Chain: Embedded Bank Services

Fintech Only → **Non-bank Fintech Product** e.g. PayPal digital wallet

Fintech with Baas → **BaaS Technology Provider** → **Non-bank Fintech Product** / **Bank Product**

Bank BaaS Responses: Good News / Bad News

Good News

- BaaS banks have posted higher profitability metrics and have grown assets at a pace of over 2.5x traditional banks[(1)]
- Banks have regulatory expertise and franchise to enable safe Fintech innovation

Bad News

- Achieving technological capabilities and customer scale is difficult, expensive and (potentially) time consuming.
- Need for long-term, large-scale greenfield tech investments is a driver

The Problems BaaS Solves

1

Non-bank Fintechs have acquired many customers. But they need to cross sell additional bank products to them to make them higher revenue and higher profit.

EX: Square Cash App without a debit card is just low margin P2P pmts.

2

Banks need growth markets and to serve customers previously difficult to access.

EX: Shopify Merchants want bundled SMB banking services integrated into their Shopify merchant accounts / systems

Select BaaS Bank and Tech Examples

Tech Providers

Temenos, Mambu, FIS, Marqeta, Q2, Thought Machine

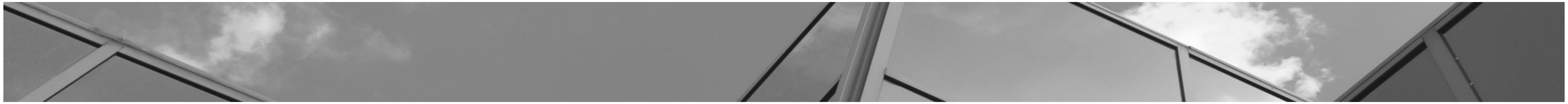
BaaS Banks

CBW Bank, cross river, Coastal Community Bank, green dot, solarisBank, Lincoln Savings Bank, Starling Bank, WebBank, SuttonBank, Evolve Bank & Trust

Aggregators Embedding Finance

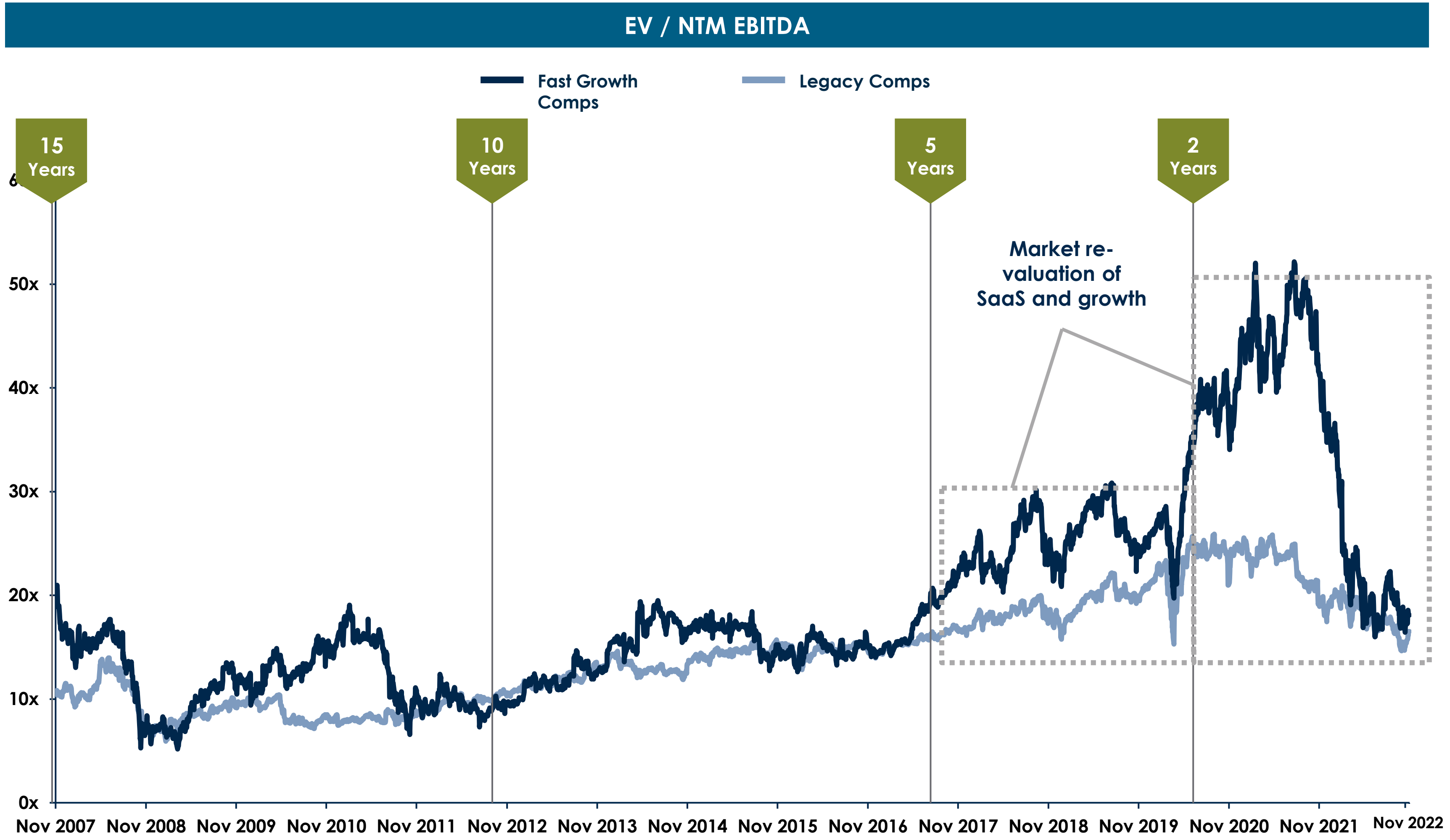
adyen, Lyft, Cash App, Uber, LendingClub, Simple, Moven, SoFi, shopify, PayPal

Source: Coyote Finance, Deloitte, Media.
(1) Data from a JAM FINTOP analysis of 47 BaaS banks.



6. FUTURE OF FINTECH: TRENDS AND STATISTICS

Public Fintech Company Valuations – Compression of High Growth Valuations



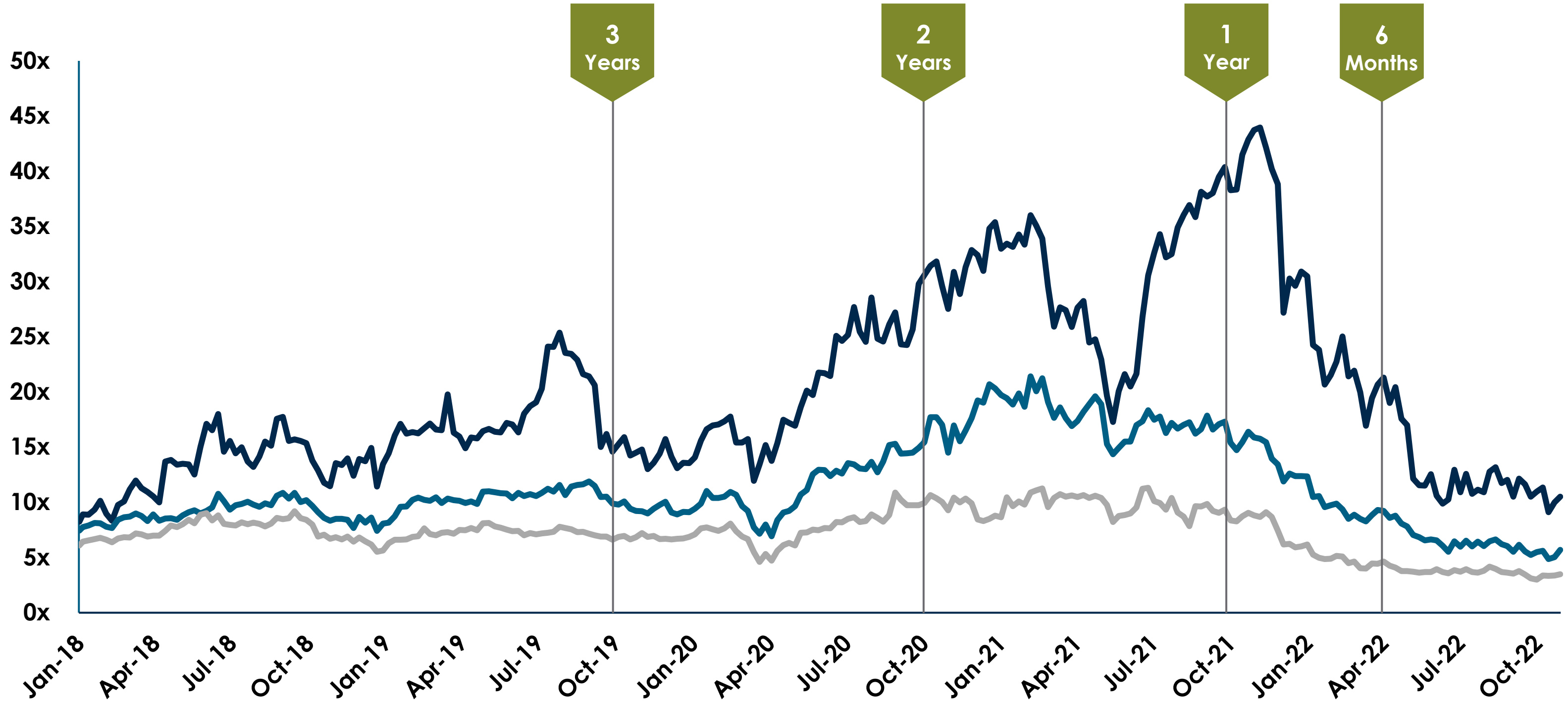
Legacy Comps: CSVI, EPAY, FICO, FIS, FISV, GPN, JKHY, MA, NCR, TSS, V.
Fast Growth Comps: ADYEY, ALKT, BTRS, MQ, PAY, PYPL, QTWO, TEMN.
Source: S&P Capital IQ as of 11/03/22.

Public Broad SaaS Valuations – Growth Values Down But Still Rewarded

Though SaaS Multiples and High-Growth Premiums Have Compressed, the Market Still Pays a ~85% Higher Multiple for Growth

EV / NTM Revenue

High Growth >30%	Mid Growth 15 - 30%	Low Growth <15%
10.5x	5.7x	3.5x

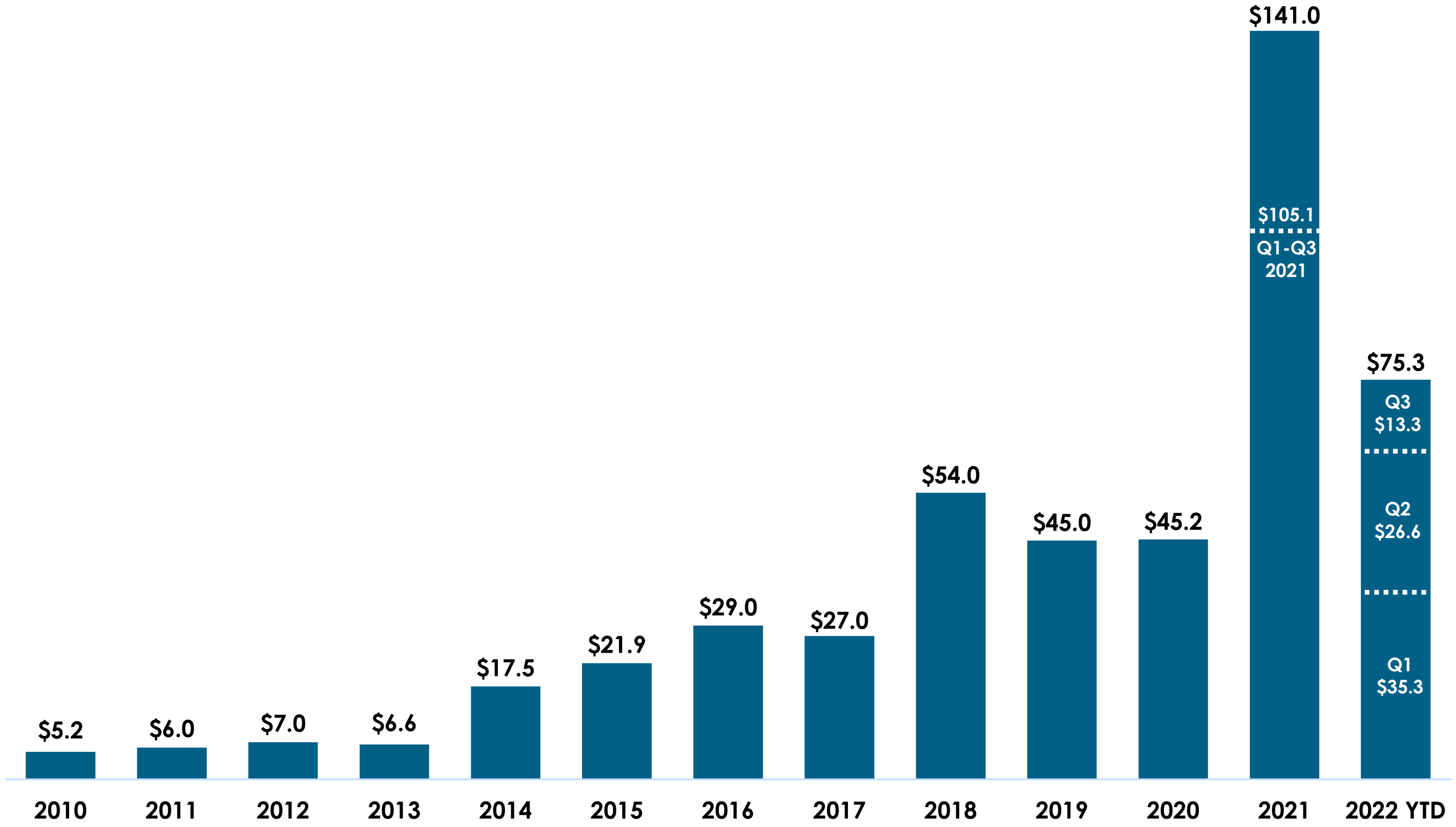


High Growth SaaS Index: ASAN, AYX, BILL, BRZE, CFLT, CRWD, DDOG, DOCN, GTLB, MNDY, NCNO, NET, S, SMAR, SNOW, SPT, ZI, ZS.
Mid Growth SaaS Index: AMPL, APPF, APPN, BIGC, BL, COUP, CXM, DOMO, DT, ESTC, FIVN, FROG, FRSH, FSLY, HCP, HUBS, IOT, JAMF, MDB, NEWR, NOW, OKTA, OLO, PAYC, PCOR, PCTY, PD, PLTR, QLYS, QTWO, RNG, RSKD, SHOP, SPLK, SUMO, TEAM, TENB, TWLO, U, VEEV, WDAY, WK, WKME, XM, ZEN.
Low Growth SaaS Index: ADBE, ADSK, AI, API, BASE, BLKB, BNFT, BOX, CRM, DBX, DOCU, EGHT, GWRE, KLTR, LAW, MNTV, ONTF, PATH, SQSP, TWOU, WIX, YEXT, ZM, ZUO.
Source: S&P Capital IQ, Company filings and FactSet as of 11/03/22. Multiples over 100x excluded.

Fintech Deal Volumes – Down from Historic Highs

Global FinTech Financing Volume by Year

($ in Billions)

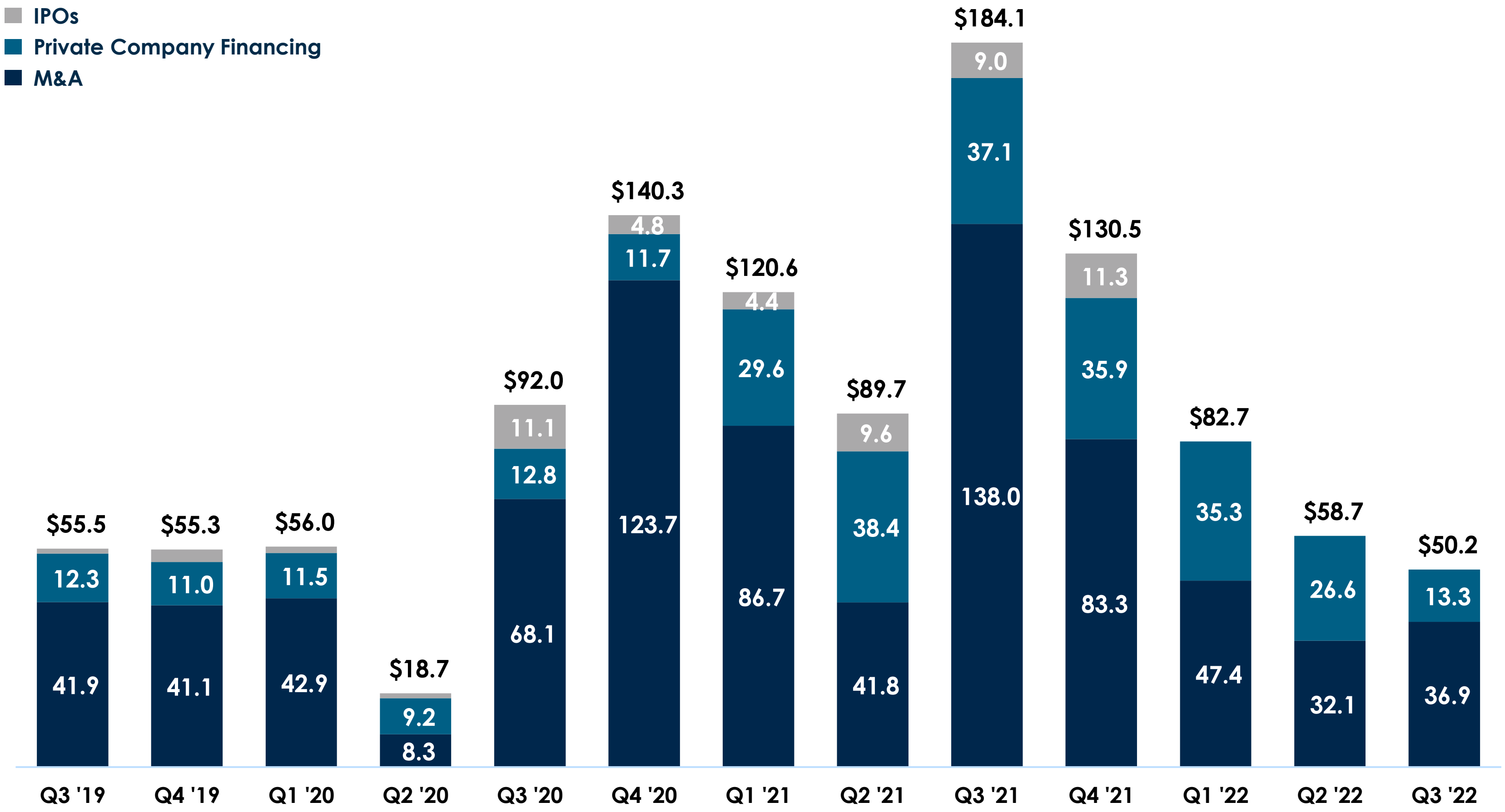


Source: FT Partners Q3 2022 Quarterly Fintech Insights.

Fintech Deal Dollar Values – Down From Recent Highs

Global FinTech Deal Activity Volume

($ in Billions)

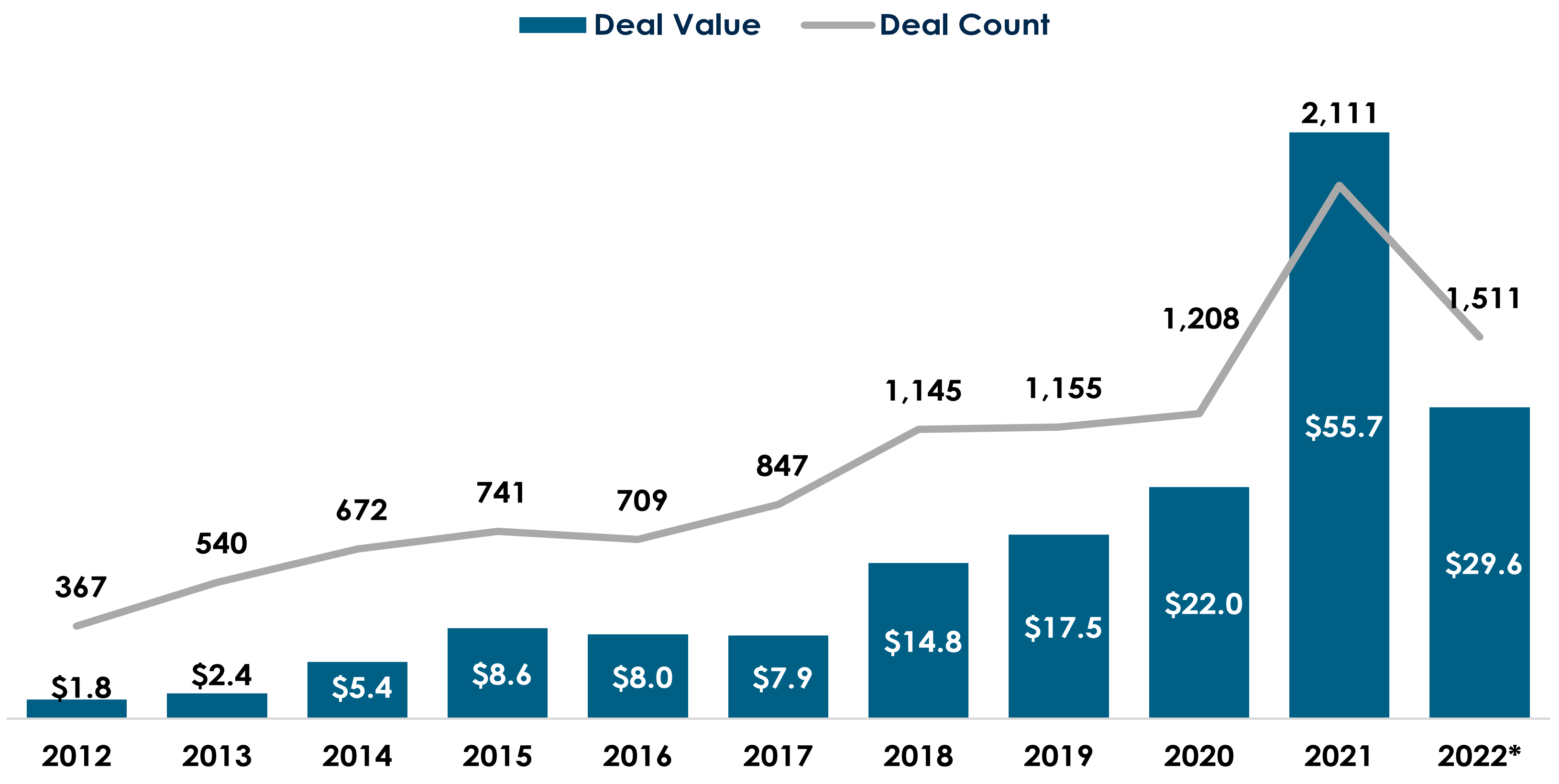


Source: Source: FT Partners Q3 2022 Quarterly Fintech Insights.
Note: IPO data only includes IPOs with gross proceeds of $30M or more

VC Funding in Fintech – Here to Stay but Lower Near-Term Levels

US Fintech VC Deal Activity

($ in Billions)

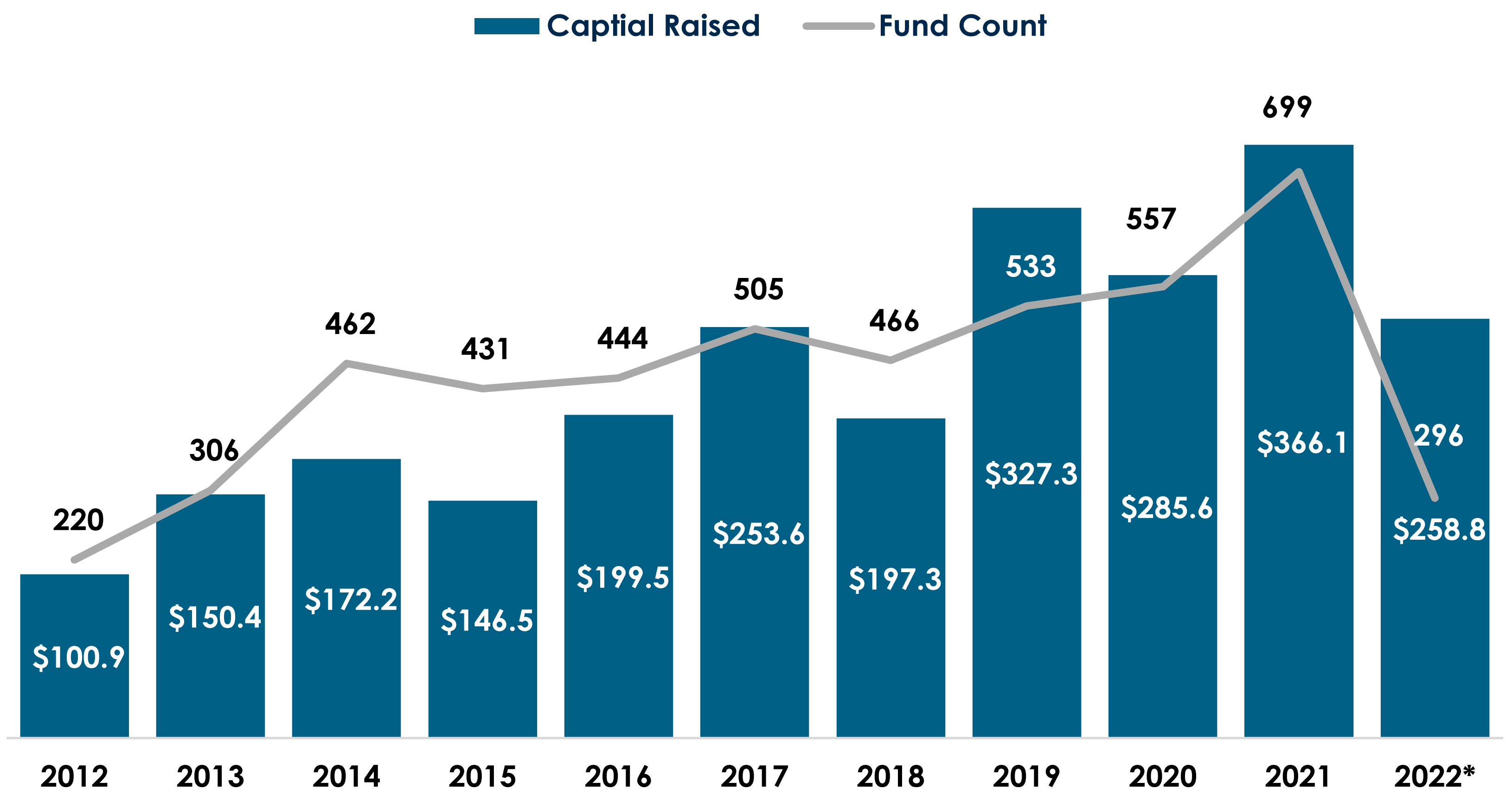


Source: Pitchbook Data, Inc. as of 9/30/22.

PE Funding in Fintech – Here to Stay but Lower Near-Term Levels

PE Fundraising Activity

($ in Billions)

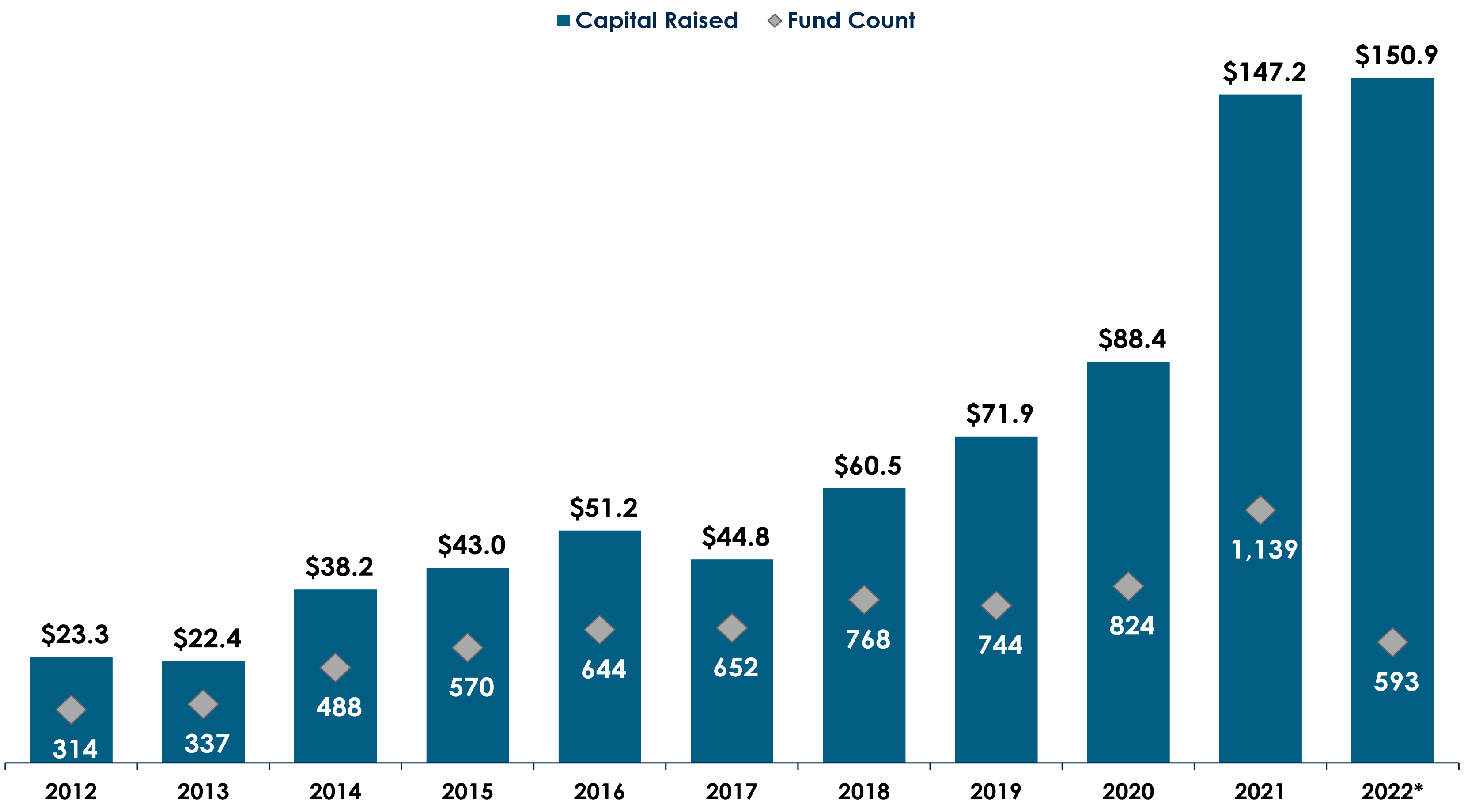


Source: Pitchbook Data, Inc. as of 9/30/22.

VC in Fintech – High Levels of "Dry Powder" on the Sidelines

US VC Fundraising Activity

($ in Billions)

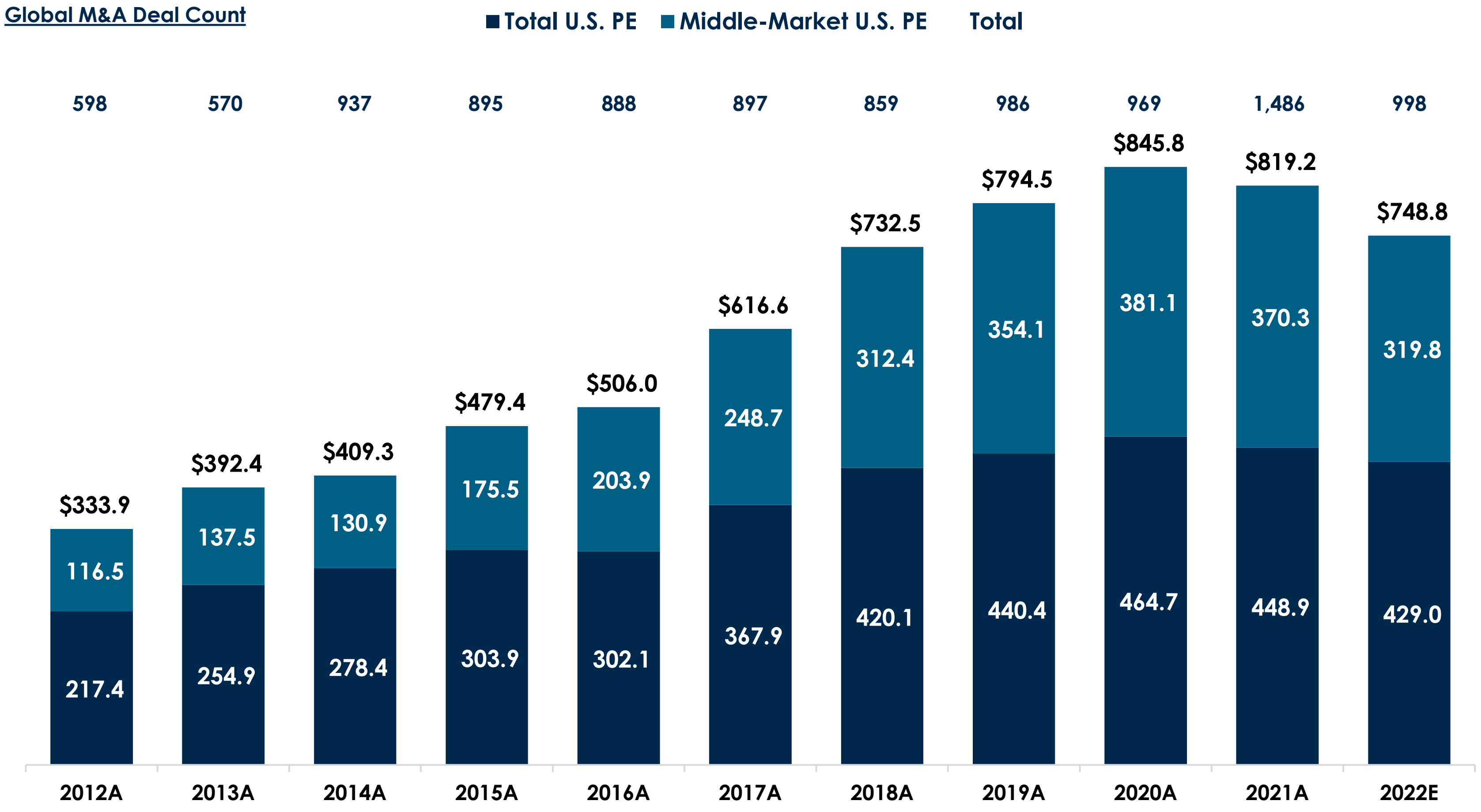


Source: PitchBook Data, Inc. | NVCA Venture Monitor as of 9/30/22.

PE Dry Powder – Strong Appetite to Deploy Capital

Private Equity Dry Powder & Deal Activity

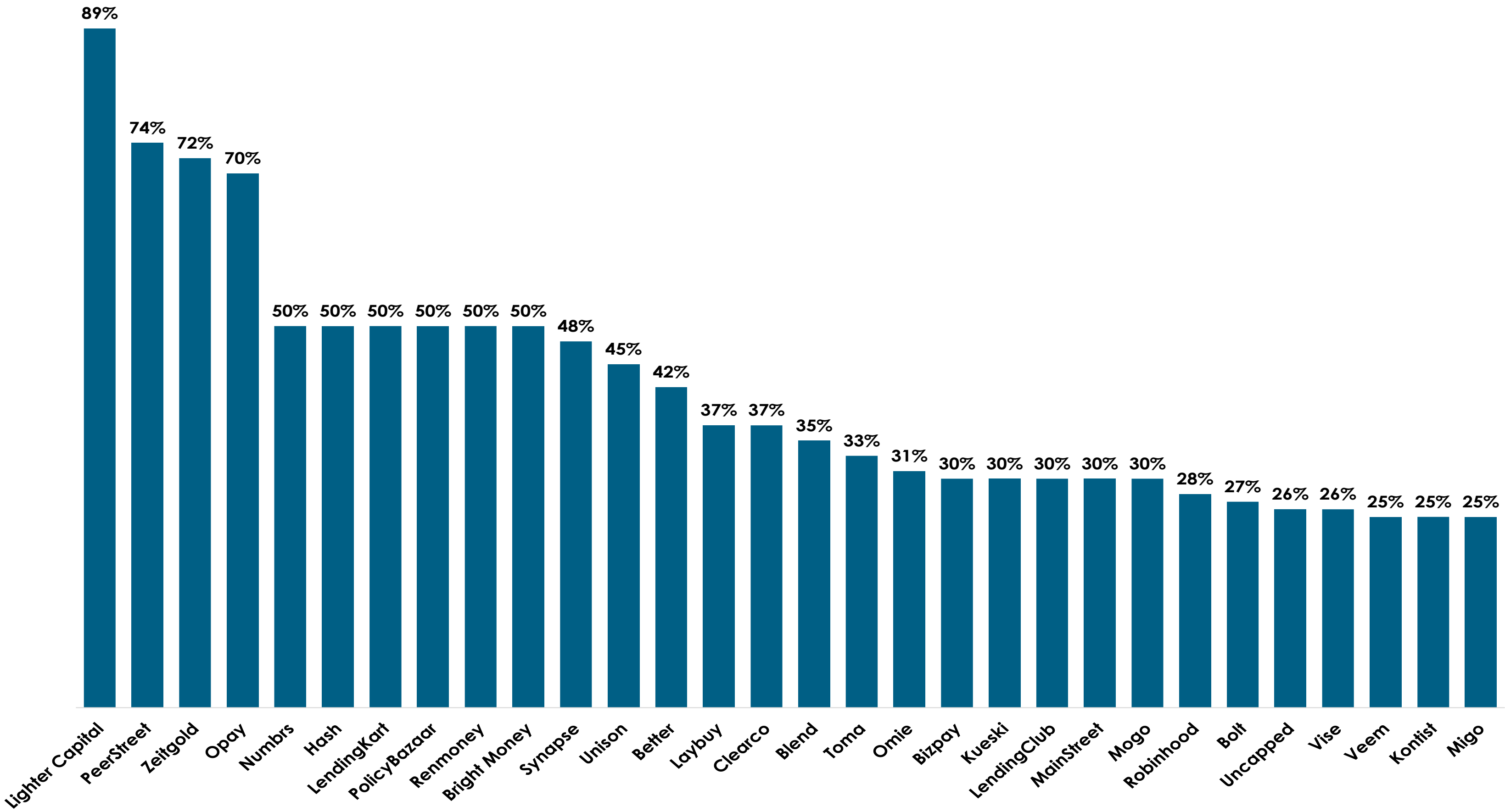
($ in Billions)



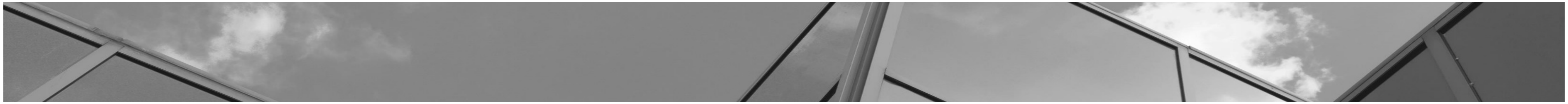
Source: PitchBook Data, Inc. as of 6/30/22.

Private Fintechs – Focus on Profitability

% of Employees Laid Off by Company



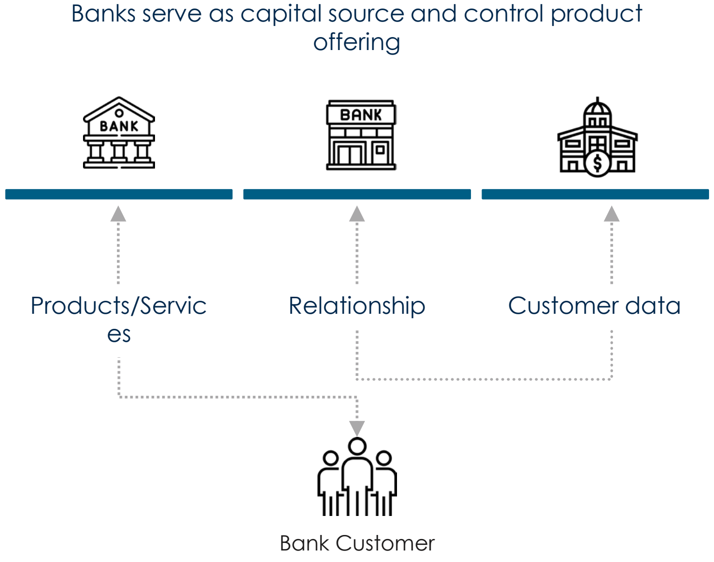
Source: layoffs.fyi, trueup.io, layoffstracker.com | Geography Global | As of 9/30/22.



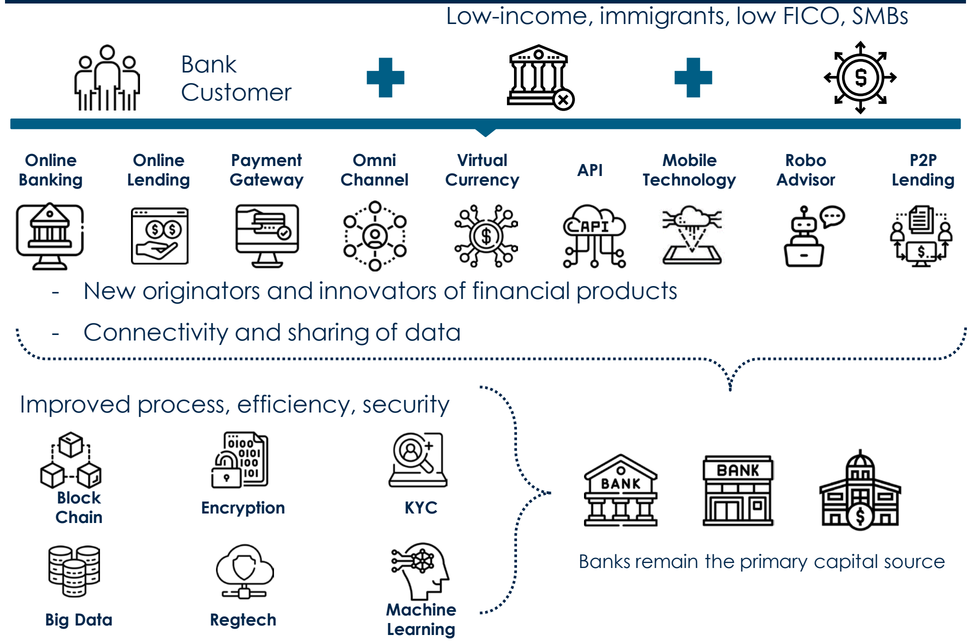
7. FUTURE OF FINTECH: BANK FINTECH STRATEGIES

Fintech Vision for the Future of Banking

Traditional Banking Structure



Fintech Enabled Banking Future



Commentary

- Bank owns customer relationship directly
- Products and services developed and offered by bank to customers
- Oligarchy of four money center banks that house ~40% of deposits
- Smaller banks try to keep up with big bank product developments
- Products traditionally accessed through branch or bank's website

Commentary

- New cohort of client-facing fintechs capture distribution channels
- Simple, elegant/tailored and innovative product designs often aimed at a specific customer segment that expands client base
  - Results in more products at lower cost, less unbanked, etc.
- Money center banks are primary targets of fintechs to take market share (attacks incumbent moat)
  - Smaller banks can be positioned to benefit from change
- Fintech also unlocks bolt-on efficiency opportunities that allow smaller banks to more effectively compete with the mega-banks

Bank Digital Transformation – Select Companies

Contract / Partner with Fintech Applications	Invest in Banktech Funds	Convert Business Lines to Fintech / BaaS
Alkami	Canapi	Axos Financial
Fiserv	Castle Creek Capital / Launchpad Capital	MVB
CSI	Curql	Coastal Financial Corporation
Jack Henry & Associates Inc.	Elizabeth Park Capital Management / Strandview	Signature
FIS	JAM FINTOP Capital	Communities First Financial Corporation
Q2	Mendon Venture Partners (MVP)	Silvergate
	ICBA FinTech Fund	FinWise Bank
		Triumph
		Meta Financial Group

Overview of Banktech Funds

Canapi Ventures
A subsidiary of Live Oak Bancshares, Inc.

- ***Total Fund Size of ~619mm[1]***
- ***>35 Bank Investors[2]*** *(Larger Regional Banks)*

JAM FINTOP Banktech
A joint venture between Jacobs Asset Management & FINTOP Capital

- In April 2021, JAM FINTOP raised **$150mm** to help accelerate technology adoption at community banks across the country
- **All 66** of the fund's limited partners are community banks, combining for total assets over **$600bn**
- In January 2022, raised a blockchain-focused fund

Notable Investments

BankTech Ventures
Recently launched by Hovde Group LLC & Independent Community Bankers of America

- Venture capital fund with a **$150 million to $200 million goal** for its first fund, whose close is expected at the end of October
- Additionally, general partners include individuals from The Venture Center, Coastal Financial and Sunwest Bank
- Limited partner base of >100 community banks

Notable Investments

Castle Creek / Launchpad

- Castle Creek Launchpad Fund I closed at **$90mm** in July 2022
- LPs include **34 banks** and related banking professionals
- Target early stage Fintech companies that enable banks

Notable Investments

Mendon Ventures Banktech
A fund sponsored by Mendon Venture Partners

- Intends to raise **$100mm**
- No more than **40 banks** will be able to join the fund as investments will be limited to between **$2.5mm & $5mm**

Targeting small-to-mid cap banks with total assets up to $50bn

Notable Investments

The Banktech Consortium Fund
An Elizabeth Park Capital Management Ltd. & Strandview Capital partnership

The Banktech Consortium Fund will have a 4-year investment period, during which the community bank partners will each invest **$1mm-$15mm** into the fund

50
Community Bank Investors

+

An **additional 2% contribution** from Elizabeth Park & Strandview

$100M
Fund Size

Source: S&P Global Market Intelligence, Pitchbook Data, Inc., Businesswire.
(1) $237.5mm in financial services investments.
(2) Includes 11 of the top 50 and 23 of the top 100 banks in asset size.

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LUNCH
TIME

ICBA LIVE 2023 Update

ICBA
Preferred
Service Provider®

Jim Mastey

Senior Vice President, Conventions & Meetings, ICBA

ICBA LIVE 2023 Preview & Updates

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ICBA LIVE 2023 – March 12-16
Hilton Hawaiian Village, Honolulu, HI

Current Attendance Numbers

- Bankers/Bank Directors – 598
- Spouses/Guests – 430
- Kids – 55

Projected Booth Numbers

- 175 equivalent booths
- Approximately 100 less than typical year

Hotel Reservations

- Reservations are open / Beware of scams

Hotel Scam Warning: *Only make your room reservation using the information provided by ICBA. Do not do business with any company that claims they are with ICBA or working for ICBA as the official housing service. Contact ICBA if you have any questions or concerns.*

ICBA LIVE 2023 – Honolulu, HI March 12-16

Saturday, March 11 (Pre-Day)

• Exhibitor Registration Desk & Move-In	8 a.m. – 5 p.m.
• Banker Registration	2 p.m. – 6 p.m.
• Exhibitor Appreciation Reception	5 p.m. – 6:30 p.m.

ICBA PREFERRED SERVICE PROVIDER®

ICBA LIVE 2023 – Honolulu, HI March 12-16

Sunday, March 12 (Day 1)

- Bank Director Program
  - 8 a.m. – 2:30 p.m.
- Exhibitor Registration
  - 8 a.m. – 6:30 p.m.
- ThinkTECH Showcase & Learning Labs
  - 8:30 a.m. – 10:30 a.m.
- Expo Open
  - 10:30 a.m. – 2:30 p.m.
    - Taste of Hawaii Lunch Sampler – 12-1 p.m.
- Large Comm. Bank Roundtable
  - 11:30 a.m. – 2 p.m.
- Welcome Reception in the Expo
  - 4:30 p.m. – 6:30 p.m.

Monday, March 13 (Day 2)

- Learning Labs
  - 7:30 – 8:20 & 8:35 – 9:25 a.m.
- Expo Open
  - 9:30 a.m. – 1:15 p.m.
    - Lunch – 11:30 a.m. – 12:30 p.m.
    - Prize Party – 12:45 – 1:15 p.m.
- Learning Labs
  - 10:30 – 10:55 & 11:05 – 11:30 a.m.
- Roundtables
  - 1:15 – 2:30 p.m.
- State & Partner Receptions
  - 5 – 9:30 p.m. *(by invitation)*

ICBA
PREFERRED
SERVICE PROVIDER®

ICBA LIVE 2023 – Honolulu, HI March 12-16

Tuesday, March 14 (Day 3)

- Learning Labs
  - 7-7:50, 8:05-8:55, 9:10-10 a.m.
- General Session
  - 10:30 a.m. – 12:30 p.m.
- Lunch & Learns *(by invitation)*
  - 12:45 – 1:45 p.m.
- ICBPAC Auction Fundraiser
  - 5 – 7 p.m. *(separate ticket required)*

Wednesday, March 15 (Day 4)

- Learning Labs
  - 8-8:50, 9:05-9:55 a.m.
- General Session
  - 10:30 a.m. – 12:30 p.m.
- A Night to Celebrate
  - 5:30 – 9 p.m.

Thursday, March 16

- Departures

ICBA LIVE 2023 – Honolulu, HI March 12-16

Sponsorship Opportunities

Food & Beverage in the Hall

- Expo Lunch
- Taste of Hawaii Lunch Sampler
- Ice Cream / Mini Donuts or Dessert
- Popcorn / Warm Pretzels
- Danish/Pastries in Booth

Sponsorship Opportunities

Set Your Brand Apart

- **Shoe/Boot Shine Station**
- **Cigar Rolling (huge hit at Fall Leadership Meetings!)**
- **Branded Gift Station**
    - **Beach Towels / Flip Flops / Sunglasses / Cooking Items**

Sponsorship Opportunities

Thought Leadership

- **Learning Labs (50-minutes)**
- ***NEW*** **– Mini Learning Labs (25-minutes)**
- **Whiteboarding with Experts (15-20 minutes)**

Additional ICBA 2023 Events

- Capital Summit – May 2-5, Renaissance DC
- LEAD FWD Summit – September (Location TBD)
- Fall Leadership Meetings – Mid-October (Location TBD)
- Breaking Barriers Symposium – early-December (DC)
- Community Banker Univ. Events
  - Great as standalone sponsored events or group 2-3 together for additional visibility

ICBA Preferred Service Provider®

What's Now and What's New

Lauren White

Coordinator, Strategic Solutions, ICBA

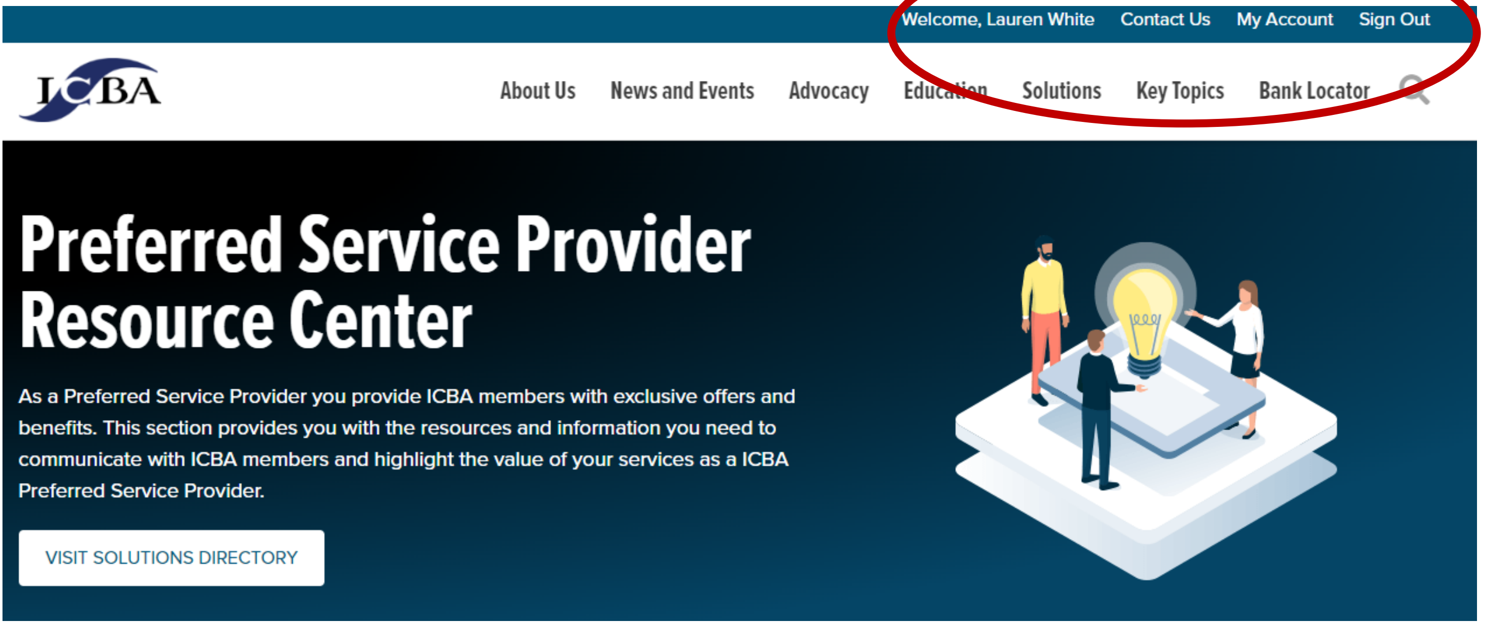
What's on the menu?

- Preferred Service Provider Resource Center
- Vendor Value Statement
- PSP Videos

What's Now?

Preferred Service Provider Resource Center

ICBA PREFERRED SERVICE PROVIDER®



PSP Marketing Guide

This document is intended to consolidate all marketing tactics, processes and procedures available to a marketing and sales specialists when working with the ICBA to promote a preferred service.

DOWNLOAD GUIDE

Preferred Service Provider Resource Center

Marketing Opportunities

- Media Kit
- Marketing as a PSP
- Independent Banker e-Newsletters
- Independent Banker Digital Exclusives
- Independent Banker Websites
- Independent Banker Webinars

Important Documents

- MRO Regional Map (pdf)
- MRO Map-Support Staff (pdf)
- 2021 Whats Going On In Banking Cornerstone Advisors (pdf)

To receive a copy of the ICBA Member List, contact Lauren White.

News Watch Today and Member Access

Keep ICBA members informed with **educational, informative, current and forward-thinking content** from your company. Share community bank focused content to be included News Watch Today. Content that can be included in NWT includes:

- Blog posts
- Infographics
- Webinars
- Case studies
- Videos
- Webinar recordings
- Podcasts
- What else do you have?

Content Submission Criteria

- A brief description of the submission, 2-3 sentences, that describes the educational value (not sales oriented) and a link to the content on their website.
- Member Access submissions should follow similar guidelines.

SUBMIT YOUR CONTENT

Your Key Contacts

Adam Mahone
Senior Vice President, Strategic Solutions
Washington, DC
Email

Laura Norrell
Director, Strategic Solutions
Washington, DC
Email

Lauren White
Coordinator, Strategic Solutions
Washington, DC
Email

Julie Kulzer
Director, Conferences and Meetings
Minnesota
Email

Matt Kusilek
Publisher/National Sales & Marketing
Independent Banker Magazine
Email

Joey Arnone
Director, Product Strategy
Strategic Solutions
Email

PSP Engagement - Marketing

News Watch Today

NEWSWATCH TODAY

Sponsored by Moody's Analytics

TOP STORY

ICBA, groups to FHFA: Align capital rules with banking agencies

ICBA, its affiliated state associations, and other banking organizations called on the Federal Housing Finance Agency to align its capital rules with those of the federal banking agencies to avoid penalizing community banks for supporting local communities during the pandemic.

Capital Restrictions: In a joint letter, the groups said the FHFA's capital restrictions on accessing Federal Home Loan Bank advances threaten to transform the short-term market decline in bond prices into a longer-term problem for the banking system if the agency doesn't update its standard to match banking regulators' requirements.

Member Access

MEMBER ACCESS

Your Monthly Look at Services You Can Trust

FEATURED

What to know about updated FDIC insurance guidelines

Though the FDIC is well-known for protecting consumer deposits, misleading information about it exists in the banking world that could have serious effects. Now, the Consumer Financial Protection Bureau is taking a stand with updated FDIC guidelines for all financial institutions.

LEARN MORE

PSP Engagement – Other Opportunities

https://www.facebook.com/icbaorg

@ICBA

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@ICBA

www.icba.org

@ICBA

#icbasolutions #icbapsp

ICBA Preferred Service Provider®

Vendor Value Statement

PSP PROGRAM BENEFITS

EXCLUSIVE ACCESS
- Dedicated Account Manager
- Customized ICBA Member List (valued at $5,000)
- Targeted direct mailers fulfilled through ICBA
- Consultative Marketing Services
- Two complimentary registrations for ICBA LIVE (amount varies by number of booths reserved)

VISIBILITY & ADVERTISING
- Discounted advertising opportunities in Independent Banker magazine
- New, enhanced Solutions Directory profile with logo, additional categories, videos, company description and more!
- Opportunities for Independent Banker webinar and email blast sponsorships
- Unlimited content submissions for NewsWatch Today and Member Access
- Opportunity to be featured on ICBA social media channels
- Profile in Independent Banker Membership issue

EXHIBITING & NETWORKING
- Early access to exhibit space and sponsorship opportunities at all ICBA events
- Discount on exhibit space at ICBA LIVE*
- Discounted attendance and sponsorships for ICBA LEAD FWD Summit
- Consideration for speaking engagements at ICBA events
- Access to online courses through Community Banker University

INDUSTRY KNOWLEDGE
- Exclusive PSP Portal—Member Resource Center
- Unlimited subscriptions to ICBA NewsWatch Today daily e-newsletter
- Unlimited digital subscriptions to Independent Banker magazine
- Complimentary access to ICBA affiliated State Banker Associations and events
- Discounts on computers and supplies through the ICBA/Dell member purchasing plan

ICBA Preferred Service Provider®

<<COMPANY>> PROFILE

<<ANNIVERSARY>>
ANNIVERSARY

CONTACTS:

SALES:
<<Sales name>>
<<Sales Email>>

MARKETING:
<<Marketing name>>
<<Marketing email>>

<<Marketing name 2>>

<<Marketing email 2>>

LET'S GET SOCIAL
- <<URL>>
- <<Twitter>>
- <<Facebook>>
- <<Linkedin>>
- <<YouTube>>

CURRENT DIRECTORY DESCRIPTION:

Text

<<COMPANY>> PROGRAM ACTIVITY

This page displays a snapshot of how the PSP program performed in 2022, analyzing data such as:
- Year over year (YOY) growth
- Return on investment (ROI)
- ICBA member customer growth

This information will allow the Strategic Solutions Group to accurately produce tangible reporting that will better help tell your story to our community bank members. Data will be gathered through individual bank participation reports (Royalty Reports) submitted annually/bi-annually. PSPs that do not submit these reports will have similar data points provided by using other markets.

**Please note that the information below is of sample data and does not reflect your full data for 2022.*

ICBA CUSTOMERS ACQUIRED YTD 2022: **70**

AVERAGE CONTRACT VALUE YOY INCREASE: **115%**

RETURN ON TOTAL CONTRACT (ROTC) 2021: **145%**

ICBA Preferred Service Provider®

Vendor Value Statement

ASSOCIATION AND MEMBER ENGAGEMENT

OPPORTUNITIES TO INCREASE ENGAGEMENT

- Submit content for NewsWatch Today and Member Access by the 15th of each month. Submit at least six pieces of content bi-annually.
- Monitor your new Solutions Director listing and update documents on a monthly basis.
- Attend and sponsor ICBA conferences and events. Submit at least one learning lab proposal for ICBA LIVE.
- Leverage the PSP logo on all marketing collateral that pertains to your preferred product/service.
- Communicate with community bankers over social media and tag @ICBA. Use the hashtags #ICBASolutions and #ICBAPSP.
- Schedule product/service overview with the Member Relations team by January 30.

ICBA Preferred Service Provider®

Vendor Value Statement


2022 PSP IMPACT

Our community bank members rely on your expertise to help further their financial institutions. As a Preferred Service Provider, your impact on community banks is felt across the industry and assists ICBA in accomplishing our mission of creating an environment where community banks flourish. Here are a few highlights from the group.

How Can I Leverage This Relationship?

- Leverage ICBA PSP logo on all marketing collateral and company website.
- Submit at least 6 pieces of content for Member Access and NewsWatch Today bi-annually.
- Educate sales team about ICBA, the PSP program, and member discounts.
- Design your marketing roadmap for the coming year **now!**
- Participate in ICBA events and publications.
- Expand relationship by adding new services.
- Use your social media and tag us. *Use the hashtags #icbasolutions #icbapsp*


Any questions?

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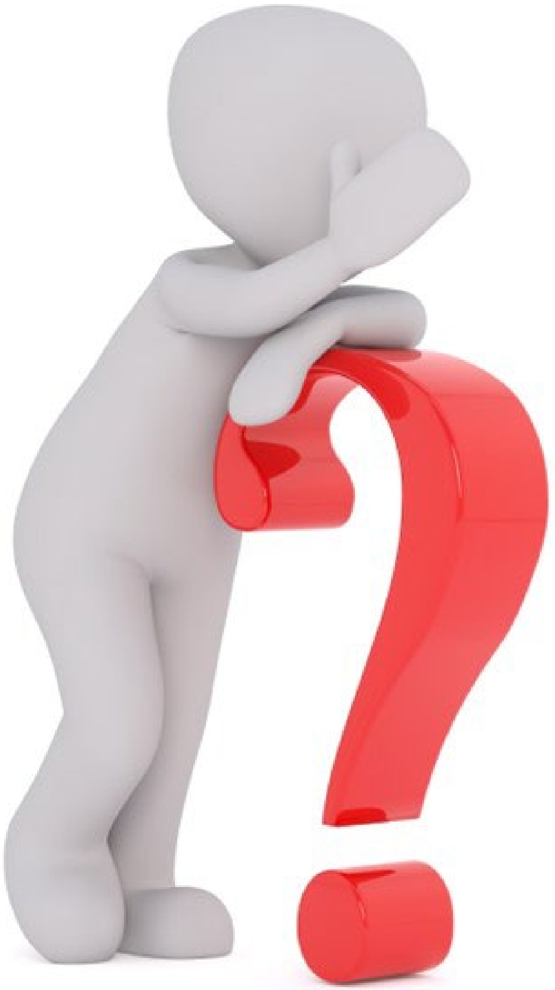
What's New?



- PSP Videos

- New ICBA Solutions Directory!

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Thank you!

Lauren.white@icba.org

ICBA PREFERRED SERVICE PROVIDER®

New ICBA Solutions Directory – Q&A

Jana Jurukovska

Vice President,
Marketing/Creative Director, ICBA

Joey Arnone

Director, Product Strategy, Strategic Solutions, ICBA

ICBA
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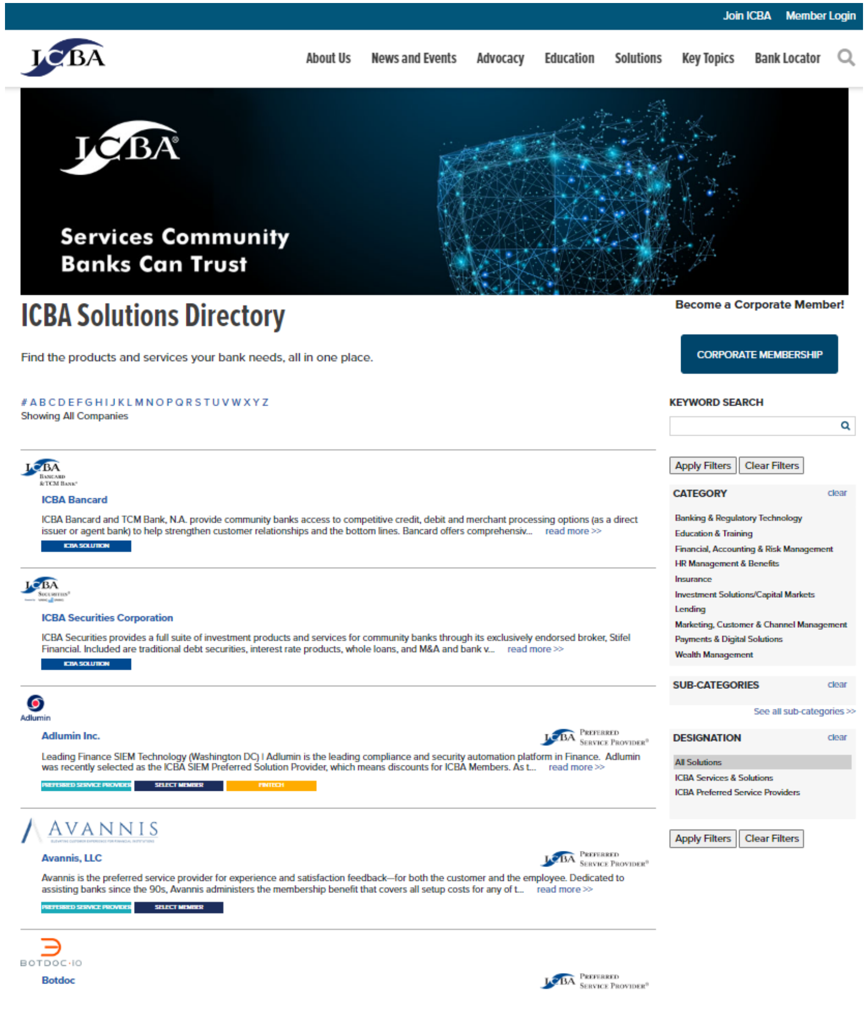
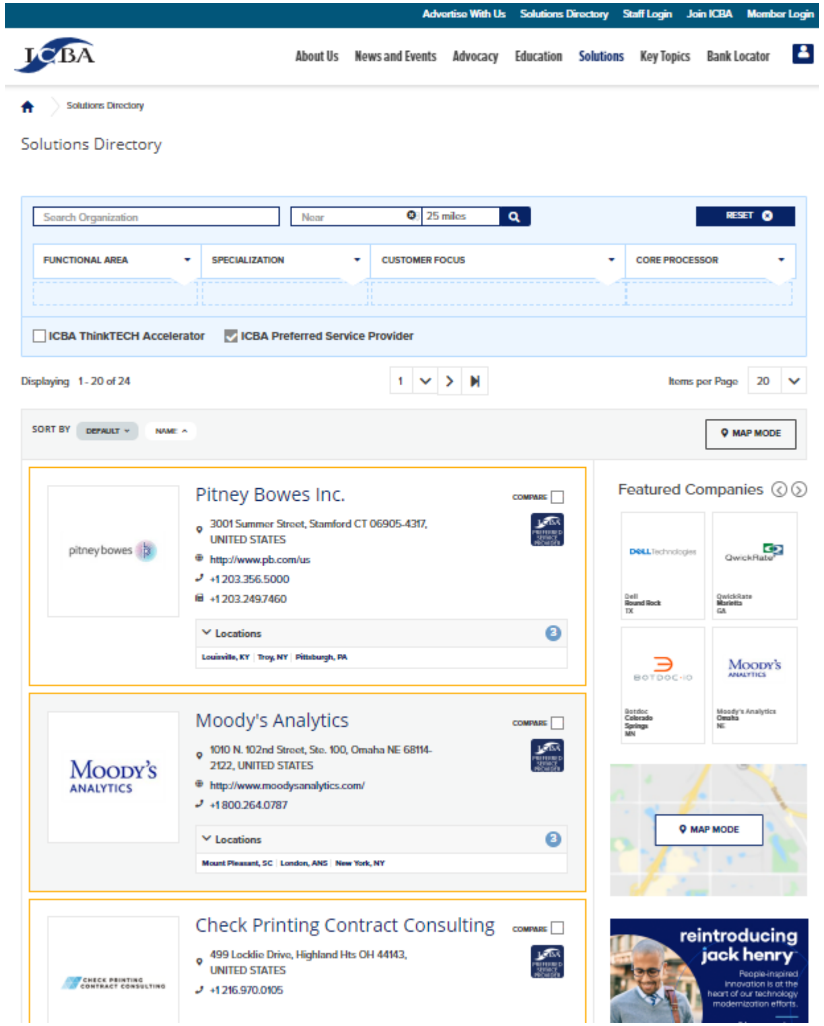
ICBA Solutions Directory Listing



From old to new



ICBA Solutions Directory Profiles

ICBA
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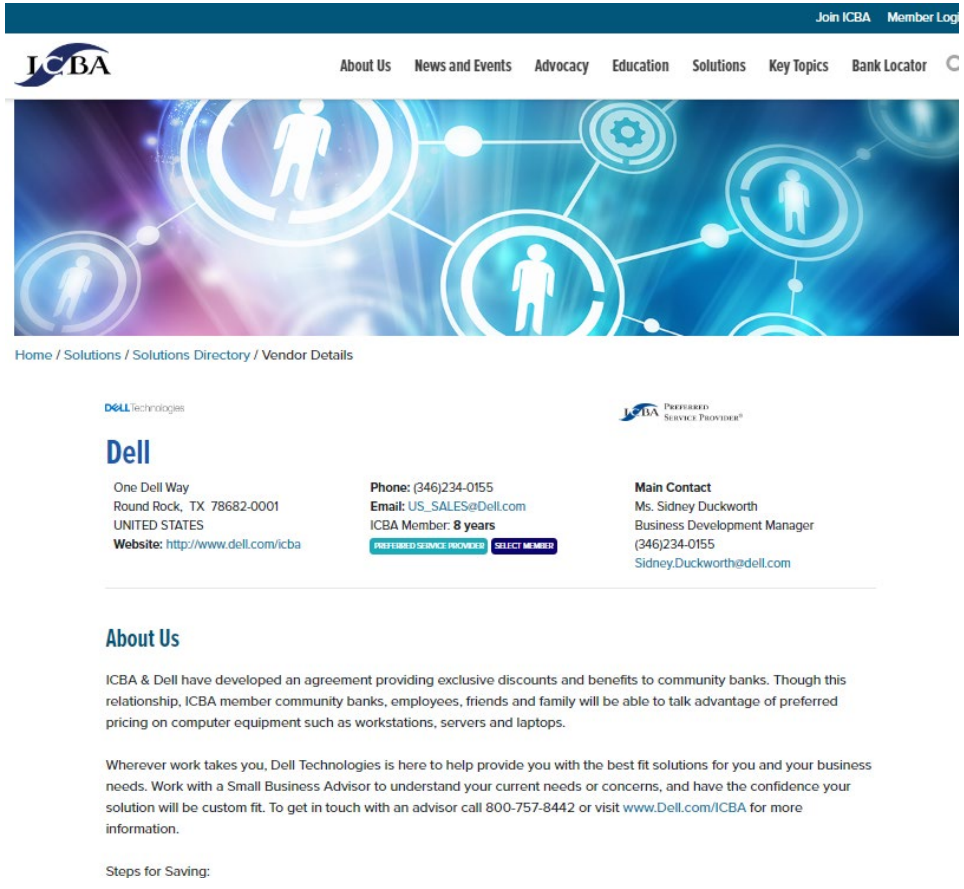
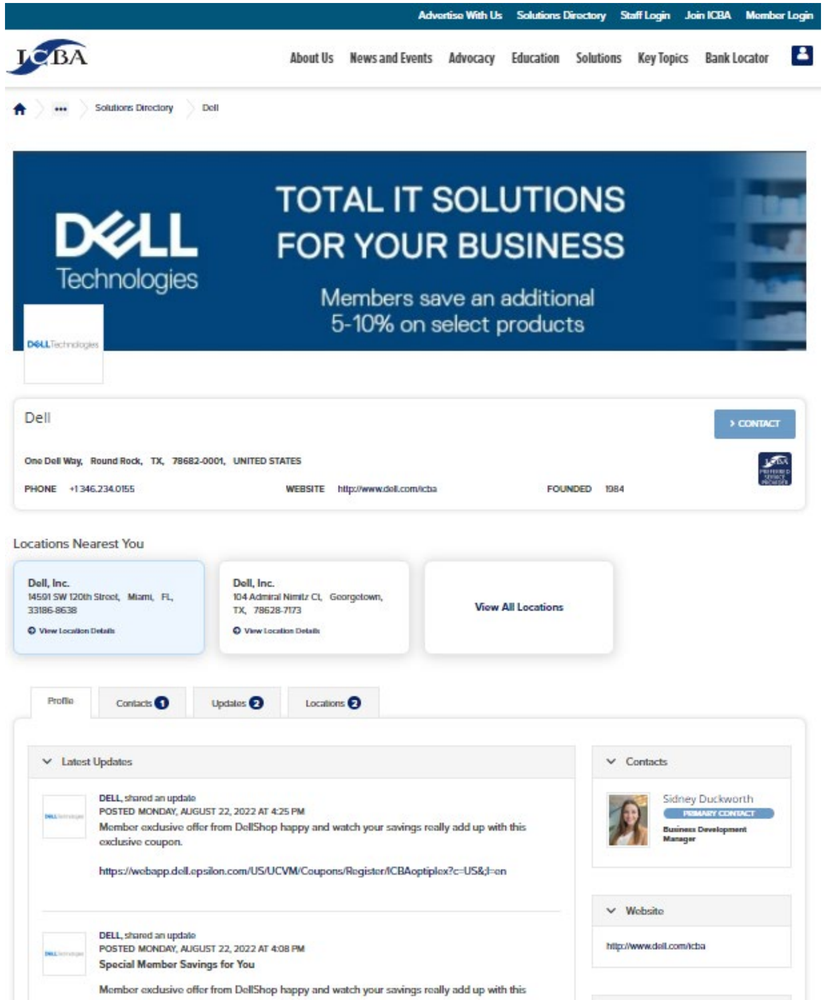
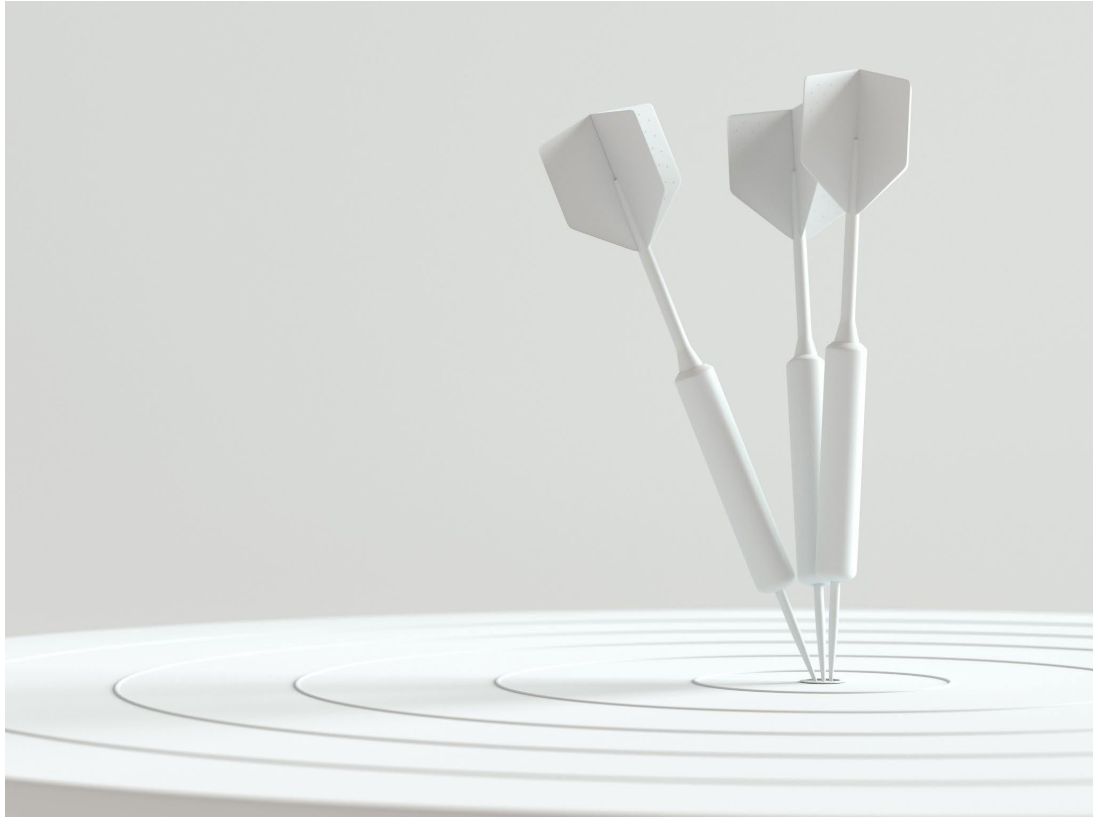


From old to new



The Goal

- Increase Banker Engagement
- Put relationships first: Help bankers find the right person to talk to
- Improve UX to remove friction
- Improve search categories and allow searching by solution
- Give you another channel for sharing resources with bankers



ICBA Preferred Service Provider®

Strategy for Increasing Visibility

Increase Traffic Through:

- Extra ICBA Promotion
- Rich content to bring traffic back
- Better SEO

Solution Directory

Ways to engage:

1. Advertisement: banners
2. Featured: homepage, search page, videos, interviews
3. Ranked Categories
4. Posts/Updates
5. Tiered Profiles: add people, post updates

Extra PSP Visibility At Launch

- Featured on homepage and search pages
- Featured videos on the homepage
- Added highlights in listing
- Added special filter
- Display Badges
- Highest profile tier with the most features
  - Able to add posts
  - Unlimited people contacts

ICBA Preferred Service Provider®

Demo

Questions

ICBA Preferred Service Provider®

ICBA 2023 Marketing Overview

Matt Kusilek

Publisher/National Sales & Marketing, Independent Banker Magazine

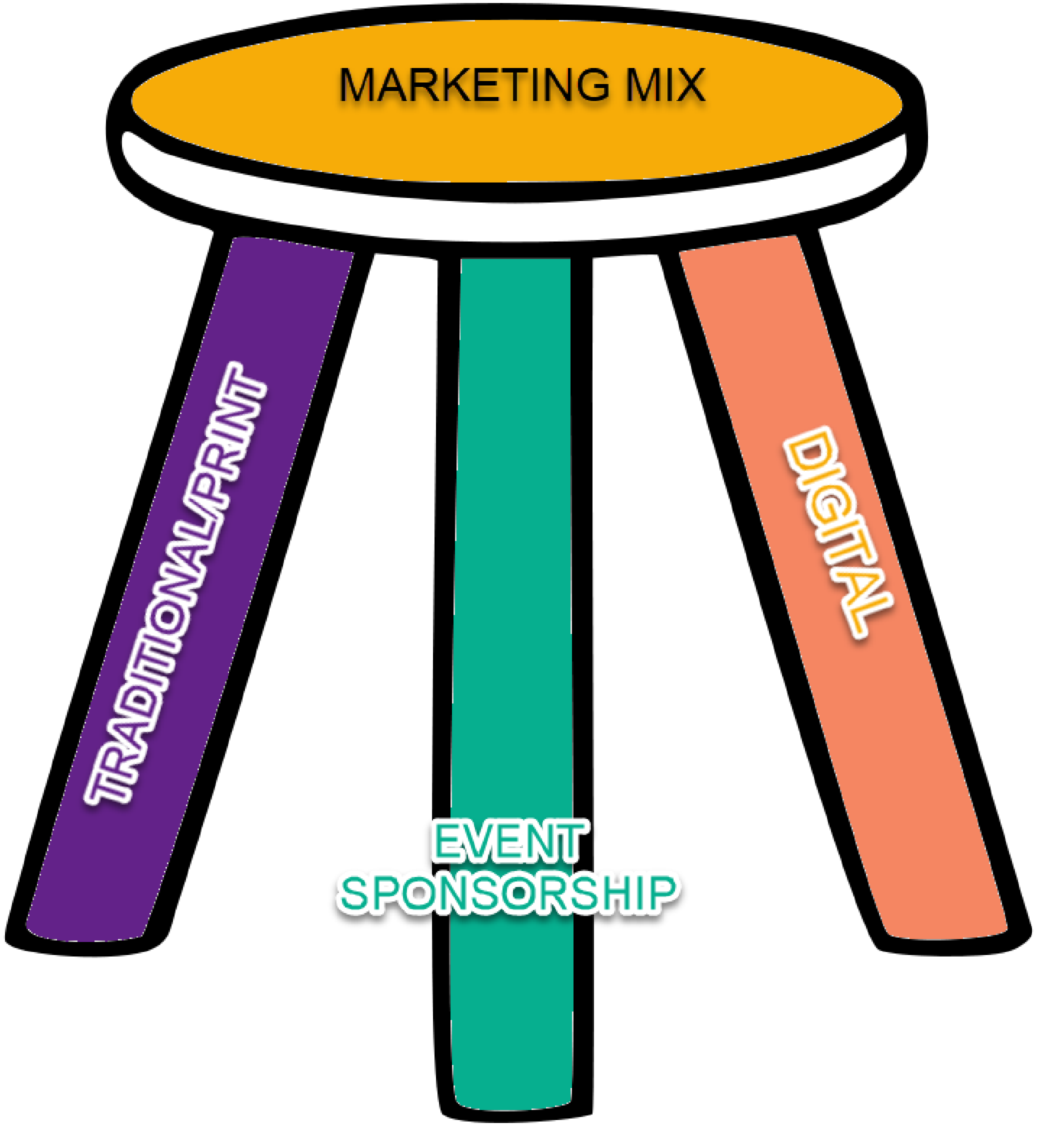
Independent Banker

PSP Marketing Strategy 2023

November 2022

A Successful Campaign includes a variety of options

- **Digital is definitely king**, but on its own, it can fall flat. It is important to reinforce your message and differentiate yourselves via other platforms such as print and event sponsorships.



Print is not Dead! While

Earned & Paid Media – they go hand in hand

As PSPs you have an advantage! Your status entitles you to include content via ICBA enewsletters and are a top resource for the *Independent Banker* editorial team.

You should be making the

ICBA Marketing Opportunities

Leg 1: Putting a print plan into place

Your advertising initiative + the power of *Independent Banker*

Targeted Audience — *Independent Banker* is the only national publication solely dedicated to addressing the needs of community bank decision makers and is consistently ranked the number-one benefit of ICBA membership.

Influence — *Independent Banker* influences the influencers—those decision-makers who are active within their bank, their community and the industry. 94% of readers have taken at least one action as a result of reading the magazine.

Consistent Readership — 75% of *Independent Banker* magazine readers have read or looked through 3 of the last 4 issues.

Strategic Partner — *Independent Banker* magazine is multi-platform, offering numerous channels to connect with our community of members and readers.

Profile of the Typical ICBA Member Bank

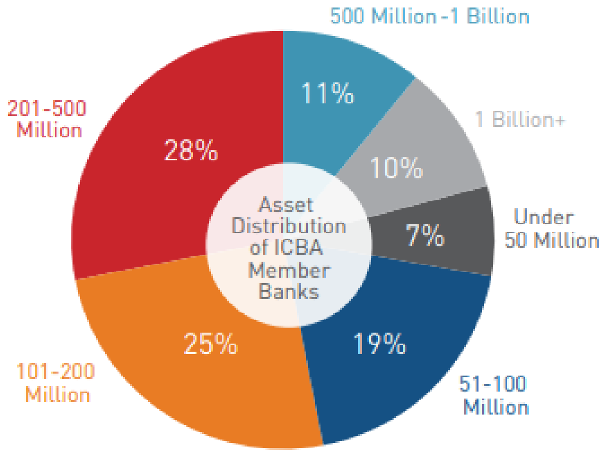
Average Assets: 710 Million

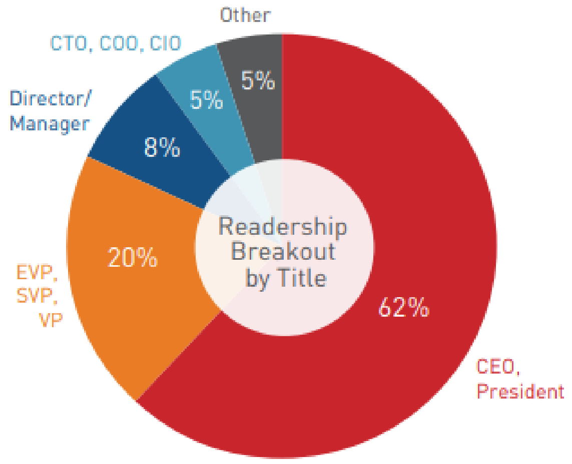
Average Number of Employees: 103 People

Average Number of Branches: 8 Locations

Collectively, ICBA Member Banks have:

- **$1.5 trillion** in assets
- **$1.2 trillion** in deposits
- **$1 trillion** in loans to consumers, small businesses and agricultural communities
- **52,000** locations nationwide





2023 Editorial Calendar

ICBA
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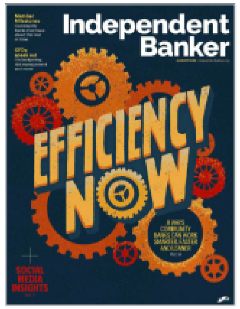
Each month, *Independent Banker* magazine presents timely information and opportunities for community bank decision-makers to learn, grow their banks and effectively compete in the financial services marketplace.

More readers choose *Independent Banker* as their primary source for community banking news, and more companies advertise in *Independent Banker* than in any other banking publication.

Independent Banker

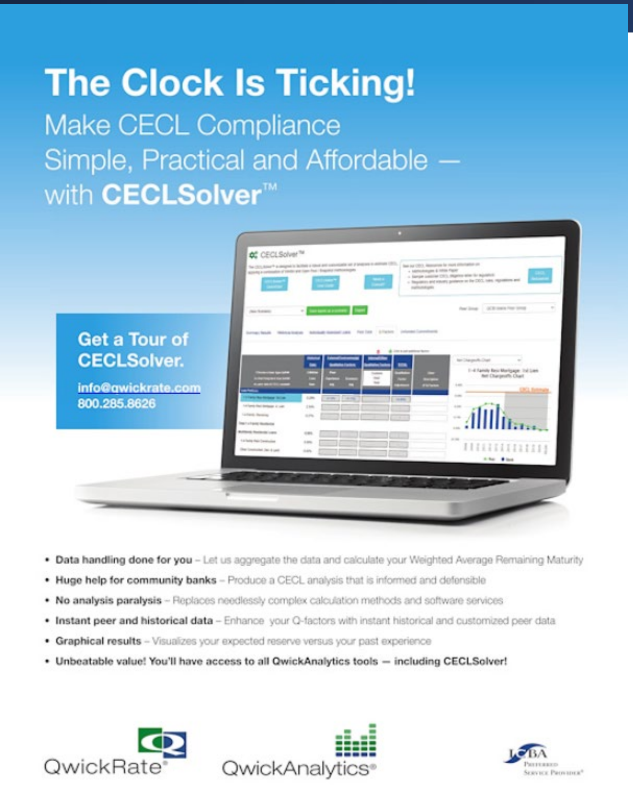
2023 EDITORIAL CALENDAR



Every issue includes the latest in compliance, lending, payments and innovation!

		AD CLOSE	ART DUE
JAN	**Community Bank CEO Outlook 2023** Payments Trends; Growth Strategies; Regulatory & Risk Outlook; Lending Outlook; The Future of Marketing	NOV 15	DEC 2
FEB	**The ICBA LIVE Preview Issue** Fintech Solutions; Compliance Update; Minority-Owned Bank Focus; Fraud Mitigation Strategies	DEC 15	JAN 6
MAR	**The Marketing Issue** Cybersecurity Update; Customer Acquisition & Retention; Retail Banking Trends; Faster Payments *Thought Leadership: Guest Experts—Customer Acquisition* + *Bonus Distribution: Bank Marketing Titles, ICBA LIVE*	JAN 19	FEB 3
APR	**The People Issue** **Community Banking Month/Bank Locally**; Small Business Banking; Core Considerations; Recruitment & Retention Strategies *Thought Leadership: Guest Experts—Core Technology* + *Bonus Distribution: Non-Member Bank Presidents & CEOs*	FEB 17	MAR 7
MAY	**Best-Performing Banks 2023** Business Payments; SBA/Commercial Lending; Legal Services; Back-Office Technology *Thought Leadership: Partnering for Success*	MAR 20	APR 4
JUNE	**The Leadership Issue** **40 Under 40: Emerging Community Bank Leaders**; Cloud Banking; Construction Lending; Synthetic Fraud; Leadership Succession *Thought Leadership: Guest Experts—Innovation*	APR 20	MAY 5
JULY	**The Lending Issue** **Top Lenders 2023**; Physical Security; Digital Customer Experience; Risk Management; Cannabis Banking *Thought Leadership: Guest Experts—Lending*	MAY 19	JUNE 6
AUG	**The Budget Issue** **ICBA Corporate Member Directory**; CFO Perspectives; Regulatory Audit Update; Compensation & Benefits; Expense Saving; Financial Accounting & Reporting *Thought Leadership: PSP Showcase & Corporate Member Spotlight* + *Bonus Distribution: Non-Member Bank Presidents & CEOs*	JUNE 20	JULY 7
SEPT	**The Regulation & Compliance Issue** **National Community Bank Service Awards 2023**; Large Bank Issues; Regulatory Compliance Focus & CRA; Payment Strategies; Regtech; Ag Lending *Thought Leadership: Guest Experts—Compliance*	JULY 20	AUG 4
OCT	**The Cybersecurity Issue** Data Privacy & Security; Fraud Solutions; Lending Niches; Wealth Management/Trusts; Core Considerations; Insurance Issues *Thought Leadership: Guest Experts—Cybersecurity*	AUG 21	SEPT 6
NOV	**The Digital Banking Issue** **ICBA Fintech Directory**; Artificial Intelligence (AI); Cryptocurrencies; Fintech Partnerships; Small Business Lending Data Collection; Emerging Technologies *Thought Leadership: Innovative Insights* + *Bonus Distribution: Bank Technology Titles*	SEPT 21	OCT 6
DEC	**Best Community Banks To Work For** Retail Banking; Vendor Management; Regulatory & Compliance Review; Board Succession Planning *Bonus Distribution: All Non-Member Bank Presidents & CEOs*	OCT 20	NOV 6

Print Advertising – Branding and Content



ADVERTORIAL

IntelliCredit™
A division of QwickRate

Game-changing credit intelligence and loan review solutions.

by David H. Ruffin, Principal, IntelliCredit™

While our industry ended 2020 with sound credit metrics, regulatory relief and fiscal stimulus programs have masked underlying credit issues of our Main Street borrowers still coping with a COVID-induced recession.

Given these realities, banks shouldn't have to endure the inefficiencies of a decades-old loan review process and laborious spreadsheet analysis. They need faster, more effective tools to uncover risks lurking across their portfolio and in individual loans — before emerging deterioration grows into loss.

IIntelliCredit: The simple, efficient way to detect and manage edit risk

Built by banking credit experts, IntelliCredit's cloud-based loan review and credit intelligence solutions help management teams address these challenges. They provide banks easy and affordable ways to benefit from credit insights, streamlined loan reviews and huge time savings — which are just some of the reasons why IntelliCredit is a Preferred Service Provider solution of the ICBA. Getting started is easy; no installation or software integration required.

Portfolio Analyzer: Easily uncovering risk hotspots to minimize losses

Eliminate the need to be a spreadsheet guru, even in the C-suite. Portfolio Analyzer delivers insightful credit intelligence on your bank's portfolio to your entire team. Isolate emerging risk pockets by rapidly drilling down to detect troubled credits. Reduce risk uncertainties by identifying unique characteristics and risk trajectories in various portfolio subsets. And write your bank's credit risk profile script— before regulators do it for you!

"We believe the IntelliCredit team has put together **the most innovative, efficient and affordable credit review process we've seen**. It certainly helps that they've developed this solution using their deep credit experience working with community bankers."

Ed Cooney
Chief Executive Officer, Affinity Bank

Smart Loan Review™: Immediate, paperless, meeting-less efficiency

IntelliCredit moves a completely revamped loan review model online, where an expedited process saves untold hours. This leap enhances both internal and external reviews by enabling extremely productive collaboration (real-time exception monitoring and clearing, for example) without endless meetings. Push-button deliverables and reports supply added benefits.

Smart Loan Review Service: Career credit experts + exceptional technology

In addition to its cloud-based technology, IntelliCredit also performs loan review services for banks. Your bank benefits from both our experience and the advantages of IntelliCredit's unique solutions during a thorough and efficient process that optimizes staff time, reduces operational disruptions, and involves fewer resources.

David Ruffin is principal of IntelliCredit™, a division of QwickRate®, and has extensive credit experience in the financial industry.

See what practical, affordable and intuitive solutions can mean to your bank.
Contact us at 919.741.8859, or schedule a demo at www.IntelliCredit.com.

Print Advertising – Branding and Content

Print Advertising - Thought Leadership Opportunities

10 unique options to tell your story

Guest Experts: Marketing – March 2023

Guest Experts: Core Technology – April 2023

Partnering for Success, Case Studies – May 2023

Guest Experts: Innovation – June 2023

Guest Experts: Lending – July 2023

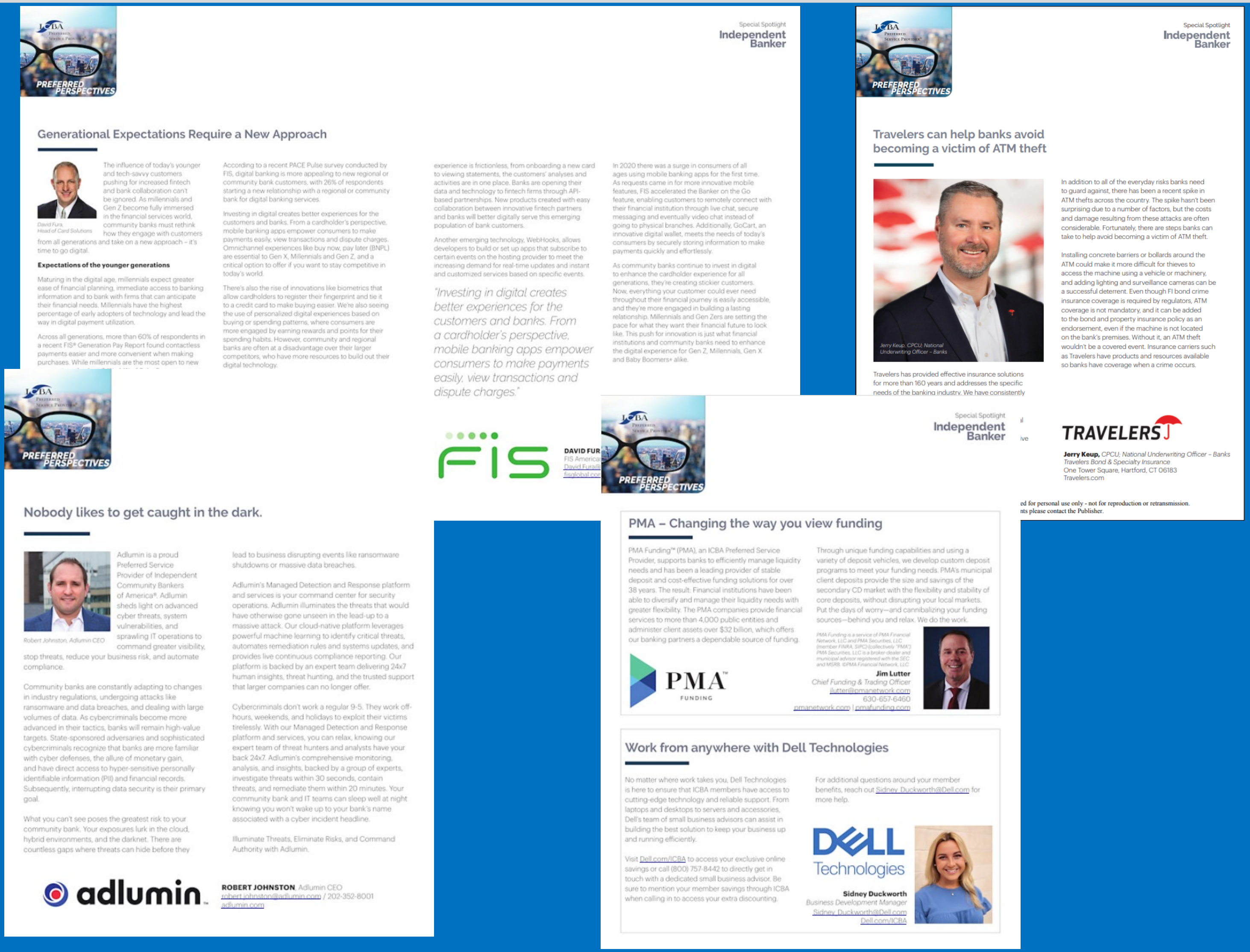
Preferred Perspectives PSP Showcase – August 2023

Guest Experts: Compliance – September 2023

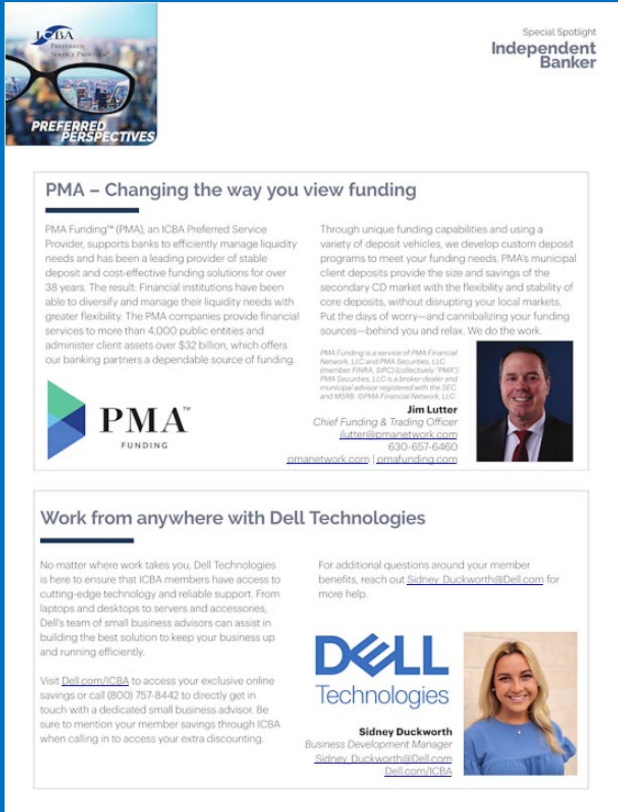
Guest Experts: Cybersecurity – October 2023

Fintech Focus – November 2023

Innovative Insights – November 2023



Print Advertising - Thought Leadership Opportunities



Special Spotlight
Independent Banker

PREFERRED PERSPECTIVES

PMA – Changing the way you view funding

PMA Funding™ (PMA), an ICBA Preferred Service Provider, supports banks to efficiently manage liquidity needs and has been a leading provider of stable deposit and cost-effective funding solutions for over 38 years. The result: Financial institutions have been able to diversify and manage their liquidity needs with greater flexibility. The PMA companies provide financial services to more than 4,000 public entities and administer client assets over $32 billion, which offers our banking partners a dependable source of funding.

Through unique funding capabilities and using a variety of deposit vehicles, we develop custom deposit programs to meet your funding needs. PMA's municipal client deposits provide the size and savings of the secondary CD market with the flexibility and stability of core deposits, without disrupting your local markets. Put the days of worry—and cannibalizing your funding sources—behind you and relax. We do the work.

PMA Funding is a service of PMA Financial Network, LLC and PMA Securities, LLC (member FINRA, SIPC) (collectively "PMA"). PMA Securities, LLC is a broker-dealer and municipal advisor registered with the SEC and MSRB. ©PMA Financial Network, LLC

PMA FUNDING

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Chief Funding & Trading Officer
jlutter@pmanetwork.com
630-657-6460
pmanetwork.com | pmafunding.com

Work from anywhere with Dell Technologies

No matter where work takes you, Dell Technologies is here to ensure that ICBA members have access to cutting-edge technology and reliable support. From laptops and desktops to servers and accessories, Dell's team of small business advisors can assist in building the best solution to keep your business up and running efficiently.

Visit Dell.com/ICBA to access your exclusive online savings or call (800) 757-8442 to directly get in touch with a dedicated small business advisor. Be sure to mention your member savings through ICBA when calling in to access your extra discounting.

For additional questions around your member benefits, reach out Sidney_Duckworth@Dell.com for more help.

DELL Technologies

Sidney Duckworth
Business Development Manager
Sidney_Duckworth@Dell.com
Dell.com/ICBA

Independent Banker

Guest Experts: Lending

Reimagining banking for growth: lending in the anticipation economy

A new era of competition

Banks are facing a new normal where technology helps manage risk, but also makes competition fierce and materially raises customer expectations. Customers know you have their data—and they expect you to do something innovative with it. Doing so demands integrated insight that leverages alternative data, events across platforms, and accurate predictions of behavior beyond simple credit assessment. Bankers must understand how and why borrowers act to make the right offers to the right customer segments at the right time.

To meet the challenge of the anticipation economy, bankers will need to invest carefully in their lending capabilities. Automating or digitizing the status quo is insufficient to remain competitive. Bankers must think more holistically about the lending process and the potential technology enables. With that potential in mind, an iterative vision for transformation can be laid out and multidisciplinary support from sales, credit underwriting, IT, and the executive leadership team can be aligned to maximize efficiency and profitability in the lending process.

Speed to decision as a competitive advantage

Consider a common customer complaint—the length of time required for a credit decision. Delays in the process or the pursuit of deals that are unlikely to be approved have opportunity costs for both the customer and the bank. To prioritize investment and realize the full potential of technology, our top-performing clients evaluate the following:

Sequencing: Processing steps in the wrong order or performing steps in sequence that could be done in parallel add to the credit decision timeline. Analytics such as dual risk ratings, know-your-customer compliance, and Office of Foreign Assets Control (OFAC) checks performed early in client interactions enable relationship managers to focus on the deals they can win—avoiding extended interaction with unprofitable or overly risky prospects. One top-performing client used this risk analysis insight to reorient its sales team to volume and cross-sales. Instead of writing up a small number of deals each month, sales ran numerous deals through the scoring model, pursued the most favorable opportunities, and eliminated wasted energy on risky prospects.

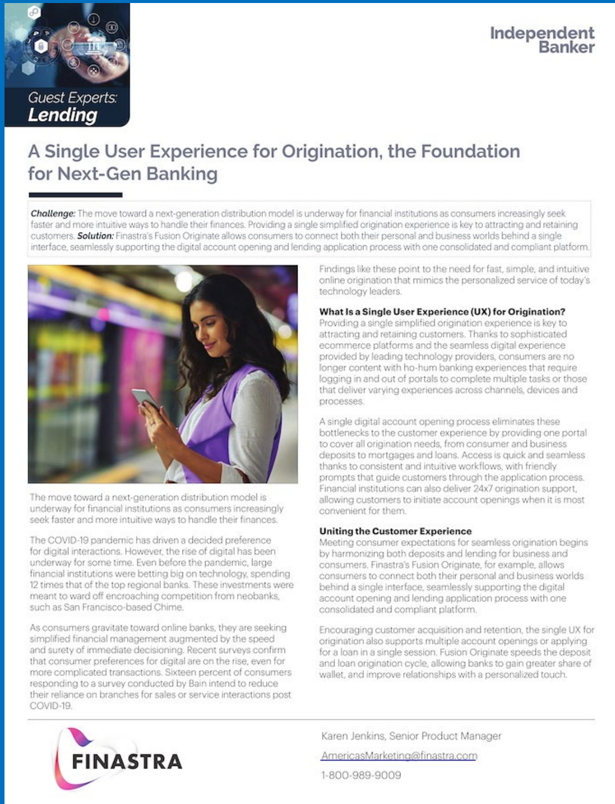
Accumulating insight: Each step in a process adds to cumulative customer insight. Do not allow competing analyses or redundant checks. Focus investment for a consistent view of risk from pursuit to portfolio management. Automated spreading, empirical risk rating, and credit research quickly provide insight, but their full potential is missed if information silos persist or missing feedback links cause rework. One top-performing client standardized its credit write-ups by asking stakeholders, "Who needs insight for credit decisions and how does empirical data change what we do?"

Balancing humans and tech: Customers still like to interact with people, so do not automate away opportunities. Empowered with automation, humans can refocus on areas where they add value in the customer relationship. Together, humans and tech enable scale in a process. Many top-performing banks use workflows that allow straightforward credits to be automatically decisioned and redeploy underwriters to the more complex credits where expert insight is necessary.

Technology works best when embedded in a thoughtful process. With this framework, you can act quickly to maximize your potential in the anticipation economy. Moody's Analytics offers transformative technology solutions for every stage of the credit lifecycle, and the analytics and expertise to set up your bank for continued success. The first step in the credit lifecycle is origination—and Moody's Analytics can help you originate loans that expand your margins. To learn more about how we can help, visit us at CreditLens.com.

MOODY'S ANALYTICS

Chris Stanley, Senior Director
chris.stanley@moodys.com
336.302.4382



Independent Banker

Guest Experts: Lending

A Single User Experience for Origination, the Foundation for Next-Gen Banking

Challenge: The move toward a next-generation distribution model is underway for financial institutions as consumers increasingly seek faster and more intuitive ways to handle their finances. Providing a single simplified origination experience is key to attracting and retaining customers. ***Solution:*** Finastra's Fusion Originate allows consumers to connect both their personal and business worlds behind a single interface, seamlessly supporting the digital account opening and lending application process with one consolidated and compliant platform.

The move toward a next-generation distribution model is underway for financial institutions as consumers increasingly seek faster and more intuitive ways to handle their finances.

The COVID-19 pandemic has driven a decided preference for digital interactions. However, the rise of digital has been underway for some time. Even before the pandemic, large financial institutions were betting big on technology, spending 12 times that of the top regional banks. These investments were meant to ward off encroaching competition from neobanks, such as San Francisco-based Chime.

As consumers gravitate toward online banks, they are seeking simplified financial management augmented by the speed and surety of immediate decisioning. Recent surveys confirm that consumer preferences for digital are on the rise, even for more complicated transactions. Sixteen percent of consumers responding to a survey conducted by Bain intend to reduce their reliance on branches for sales or service interactions post COVID-19.

Findings like these point to the need for fast, simple, and intuitive online origination that mimics the personalized service of today's technology leaders.

What Is a Single User Experience (UX) for Origination?

Providing a single simplified origination experience is key to attracting and retaining customers. Thanks to sophisticated ecommerce platforms and the seamless digital experience provided by leading technology providers, consumers are no longer content with ho-hum banking experiences that require logging in and out of portals to complete multiple tasks or those that deliver varying experiences across channels, devices and processes.

A single digital account opening process eliminates these bottlenecks to the customer experience by providing one portal to cover all origination needs, from consumer and business deposits to mortgages and loans. Access is quick and seamless thanks to consistent and intuitive workflows, with friendly prompts that guide customers through the application process. Financial institutions can also deliver 24x7 origination support, allowing customers to initiate account openings when it is most convenient for them.

Uniting the Customer Experience

Meeting consumer expectations for seamless origination begins by harmonizing both deposits and lending for business and consumers. Finastra's Fusion Originate, for example, allows consumers to connect both their personal and business worlds behind a single interface, seamlessly supporting the digital account opening and lending application process with one consolidated and compliant platform.

Encouraging customer acquisition and retention, the single UX for origination also supports multiple account openings or applying for a loan in a single session. Fusion Originate speeds the deposit and loan origination cycle, allowing banks to gain greater share of wallet, and improve relationships with a personalized touch.

FINASTRA

Karen Jenkins, Senior Product Manager
AmericasMarketing@finastra.com
1-800-989-9009

Independent Banker

Partnering for success

See your card program in a new light with FIS℠ Payments One℠

Making the complex simple - now there's real innovation. With the single, streamlined Payments One platform working for your card programs, you'll cut through the hassles and complications of multiple payment systems, giving you the focus of:

- Single-user interface and 500+ APIs help you quickly pivot to keep pace with innovation.
- A PROVEN super-system for global payments that supports your strategic growth.
- Our single version of code and a unified platform connects you to all major schemes.
- User-friendly interface provides an overarching view, connecting you to the intricacies of your card programs.
- Unique value-added services enrich card functionality to grow customer loyalty while minimizing chargebacks and fraud costs.
- Winner of the Best Credit Card Processing Solution at the Fintech Breakthrough Awards

Reduce Costs and Risks of Credit Card Processing

FIS provides powerful credit card payment processing, plus supports the full array of card-related services: plastic design, production, and issuance; marketing; chargebacks; billing; cardholder services; fraud prevention; reporting; training; and collections.

With competition at an all-time high, we understand how critical it is to be able to bring new offers to market quickly. We offer service that is flexible for whatever your card program type or function you require:

- Capture new markets
- Grow your revenue by delivering an enhanced cardholder experience
- Increase your market share

FINTECH BREAKTHROUGH AWARD 2021
BEST CREDIT CARD PAYMENTS SOLUTION

Cardholders expect industry-leading features and functionality. FIS offers:

- Self-service capabilities that streamline processes
- Several digital solutions including digital card issuance which allows consumers to instantly load a new card into their mobile wallet to be used immediately.

These features enhance cardholder experiences and increase card usage, giving you top-of-wallet status and increasing your bottom line.

A Unified Attack on Fraud

Card fraud is evolving. Win by leveraging a toolset created to enable a holistic approach to managing fraud, compliance and risk. Apply a global line of sight and localized flexibility to protect your institution from the financial and reputational harm fraud and risk events can bring about.

FIS connects merchant and issuer data to deliver proactive fraud mitigation that enhances the cardholder experience and eCommerce engagement.

- Utilize the data from over 758 issuer and merchant transactions for unmatched visibility
- Cross-platform integration unleashes actionable data enterprise-wide for unparalleled servicing and protection

TURN THE PAGE ON YOUR CARD PROGRAM MANAGEMENT

For more information on how the award winning Payments One solution can help your institution advance its card programs, email us at getinfo@fisglobal.com

FIS
fisglobal.com / 904-438-6000
601 Riverside Avenue, Jacksonville, FL

Print - Above and Beyond ideas

The Big Idea

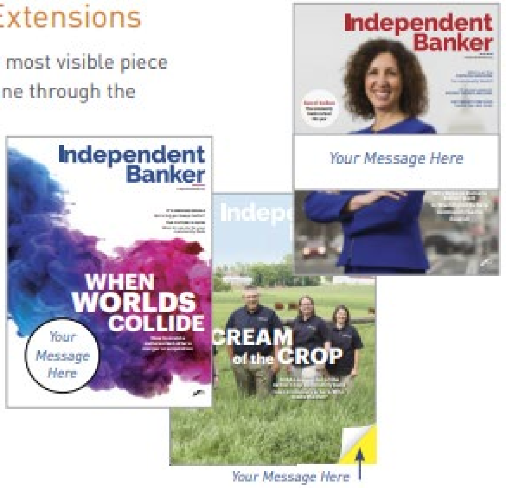
The Big Idea feature is a unique opportunity to celebrate a new initiative, highlight a product launch, tell a story or share your best information with community bank leaders. *Independent Banker* will help you develop and produce a customized 4-page advertorial supplement to be inserted into the issue of your choice, including the digital edition.

Magazine Cover Extensions

Place your message on the most visible piece of real estate in the magazine through the following options:

- Dot Whack
- Cover Curl
- Belly Band
- Tip-in Insert

A full-page advertisement is required for all cover extras. Call for pricing and details.



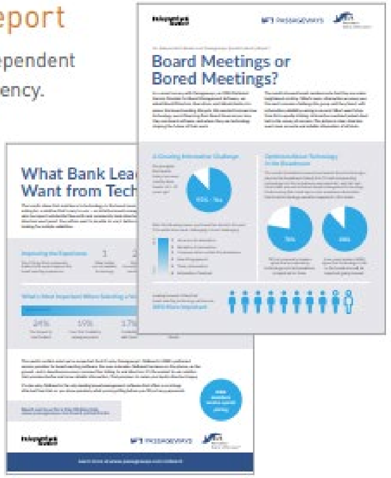
White Paper Insert

Include your company's whitepaper in *Independent Banker* magazine and online at independentbanker.org. Whitepaper package includes:

- Print | One-page, two-sided insert on sturdy paper
- Insert included on digital edition of magazine
- Digital | Online post featuring your whitepaper will be hosted in our Experts Online Content Directory

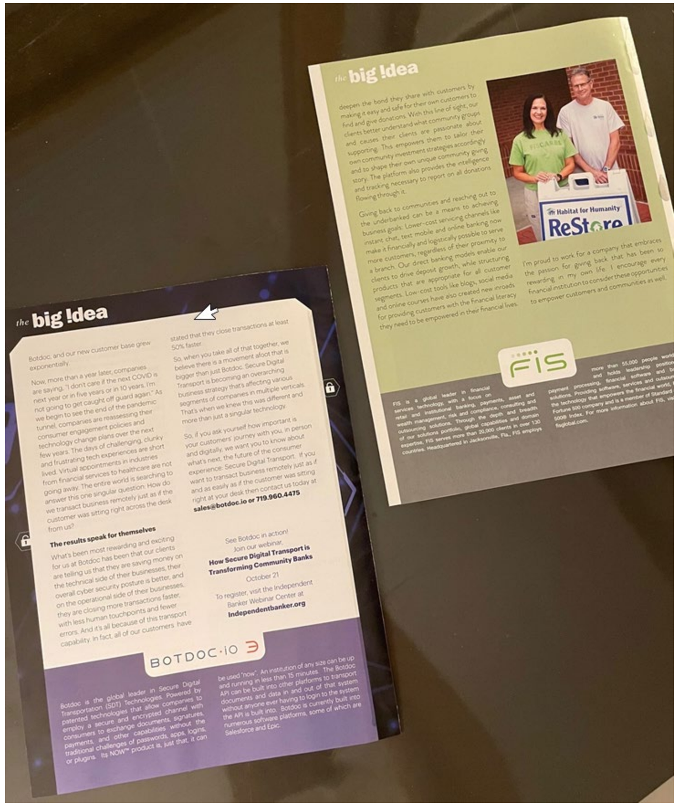
ICBA Survey & Special Report

Create a custom survey powered by Independent Banker and an independent research agency. We'll survey ICBA member banks regarding a topic of your choosing and publish the results in a proprietary special report published in Independent Banker magazine. Fully customizable. Call for pricing and details.



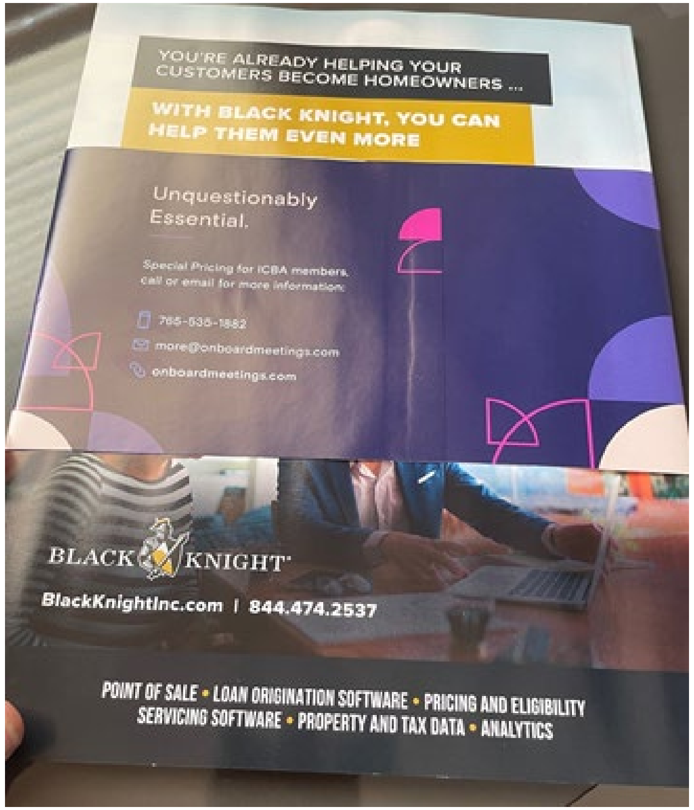
Print - Above and Beyond – The Big Idea

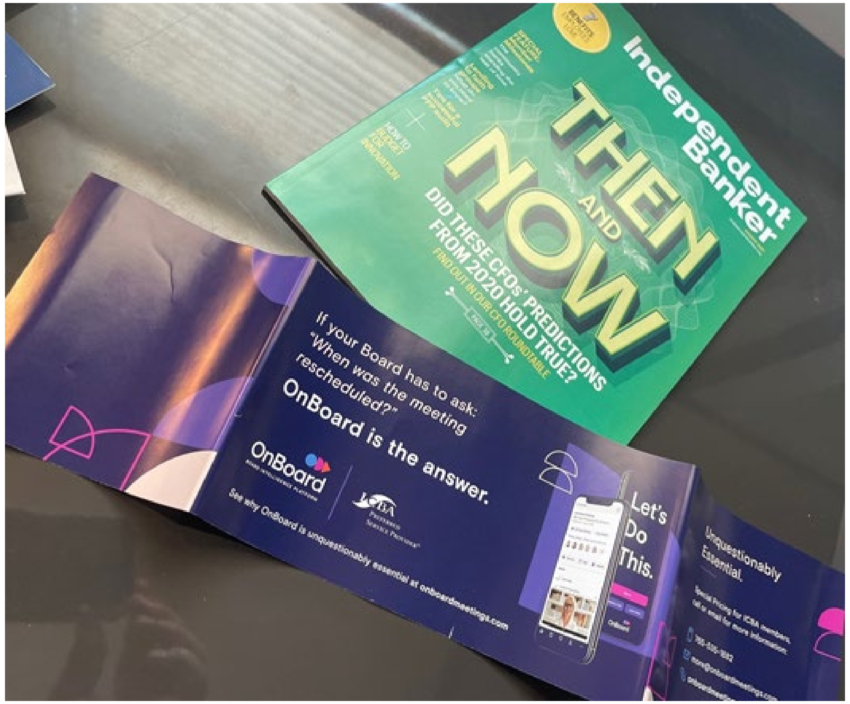
Completely turn-key: Includes photoshoot, content writing/editing, design, printing and insertion into the magazine.



Print - Above and Beyond – Belly Band

Terrible name, wonderful visibility!



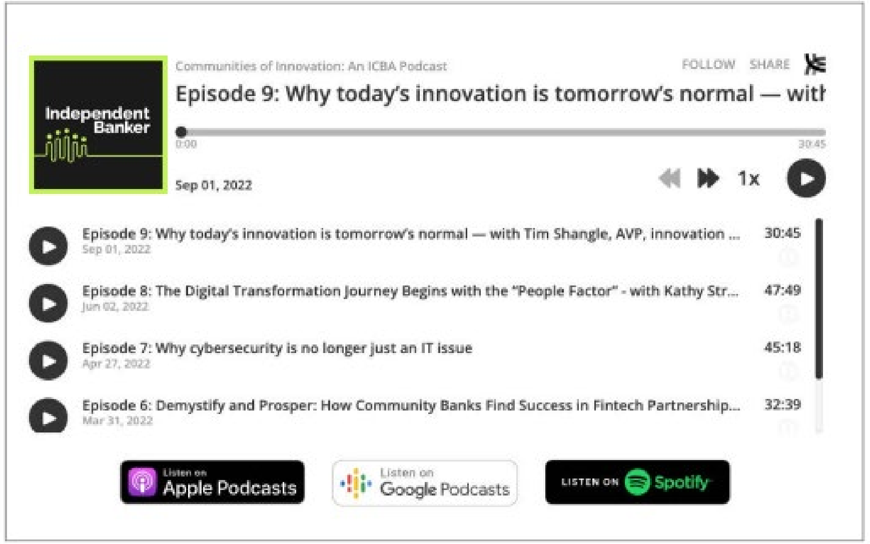


ICBA Marketing Opportunities

Leg 2: Increasing your Digital voice

What's New for 2023?

Independent Banker: A Community Banking Podcast from ICBA



2023 UPCOMING TOPICS

- Advocacy preview
- ThinkTECH Spotlight
- Digital Marketing Trends
- Recruitment and Retention
- Best Performing Banks 2023
- 40 Under 40 Winners
- Lending leaders
- Budgeting for Innovation
- Regulation and Compliance
- Cannabis Banking
- Cybersecurity
- Cryptocurrency

Presenting Sponsor

**Three episode minimum*

Included:

- Mention at the beginning of the episode
- 30 second mid-episode advertisement/read by host
- Logo/Branding inclusion in podcast print advertisement in *Independent Banker* magazine, NewsWatch Today banner ad and in LinkedIn promoted post per episode
- Banner ad on podcast landing page

Episode Sponsor

Included:

- Mention at the beginning of the episode
- 30 second mid-episode advertisement/read by host
- Post-episode introduction into 3 minute closing thought-leadership segment with your own subject matter expert *on topic related to episode

What's New?

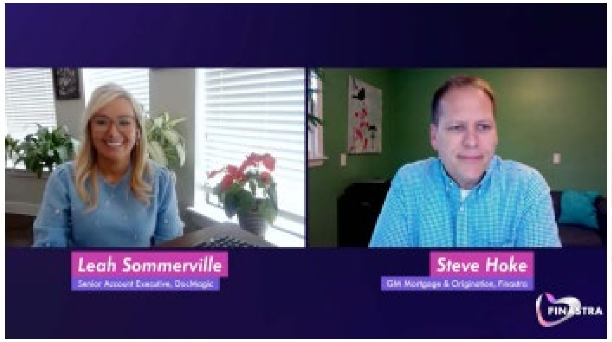
Dialogue-on-Demand Video

- 10-minute edited evergreen video
- 3-4 clips (:60 seconds) on sub-topics
- 2 social cuts (:15 and :30 seconds)

- Simple way to supplement in-person events and webinars

- Easy for SMEs – quick and painless!

- On-demand nature makes it nimble



Digital – ICBA NewsWatch Today | Daily eNewsletter

NewsWatch Today focuses on advocacy, breaking community bank news, important updates and the latest industry trends.

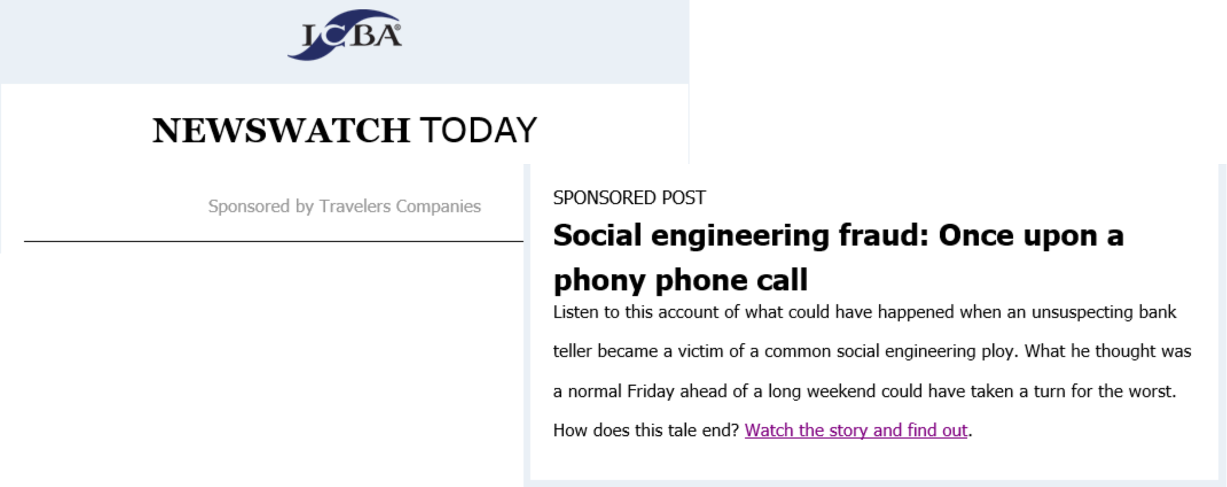
Reach a daily subscriber base of 45,000+ community bank decision-makers and influencers (C-suite, presidents, VPs, SVPs, directors, managers, etc.)

ADVERTISING PLACEMENTS:

Sponsor Package – 1 available per week
Receive a prominent call-out at the top of the newsletter, 50-word text ad with link and a 600x100 pixel banner ad

Horizontal Banner Ads 1 – 3 – 3 available per week
Receive one 600 x 100 pixel banner ad

Premium Text – 1 available per week
Receive a 50- word text ad with link



Digital – ICBA Member Access| Monthly enewsletter

Member Access integrates valuable information on ICBA member benefits and highlights new products and services with content from ICBA corporate members.

Reach a monthly audience of 30,000+ community bank decision-makers and influencers (C-suite, presidents, VPs, SVPs, directors, managers, etc.)

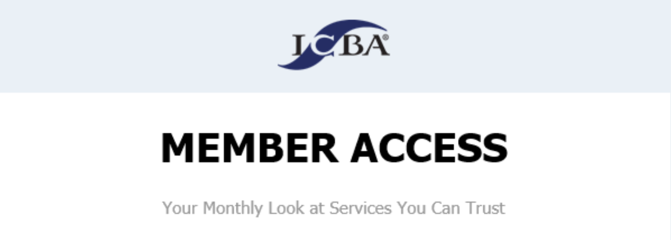
ADVERTISING PLACEMENTS:

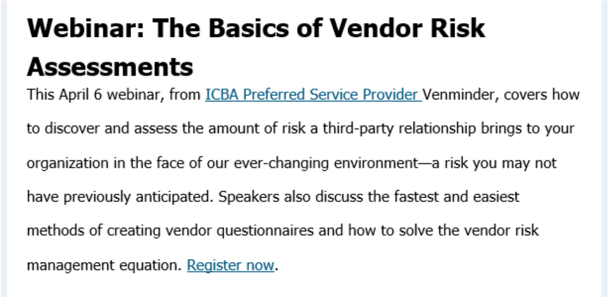
Spotlight Sponsor -1 available per month
Receive a sponsored call-out at the top of the newsletter, a rich media showcase (video, slideshow, etc.) and one 600x100 pixel banner ad

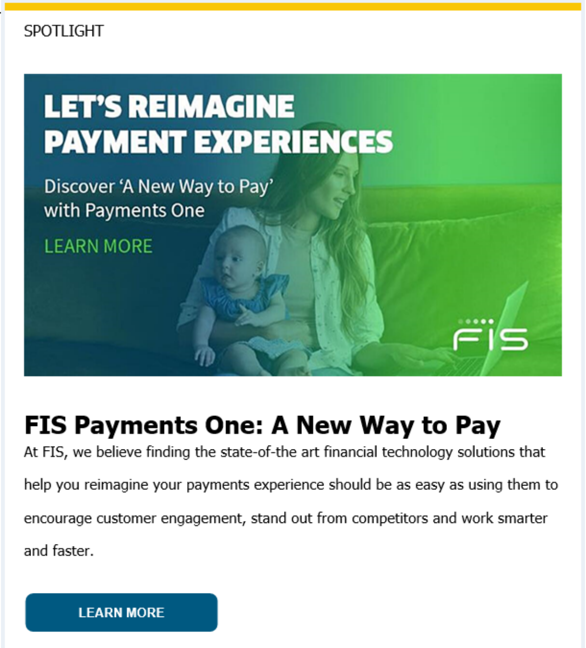
Premium Package – 1 available per month
Receive a 50-word text ad with link and one 600x100 pixel banner ad

Banner 3 – 1 available per month
Receive a 600x100 pixel banner ad

Takeover Package – 1 available per month
All of the above! You own the entire newsletter!







Digital – *Independent Banker* eNews| Bi-Monthly enewsletter

Independent Banker eNews carries the digital edition of the current issue and highlights online content, web exclusives, trending articles and more.

Reach a monthly audience of 8,500+

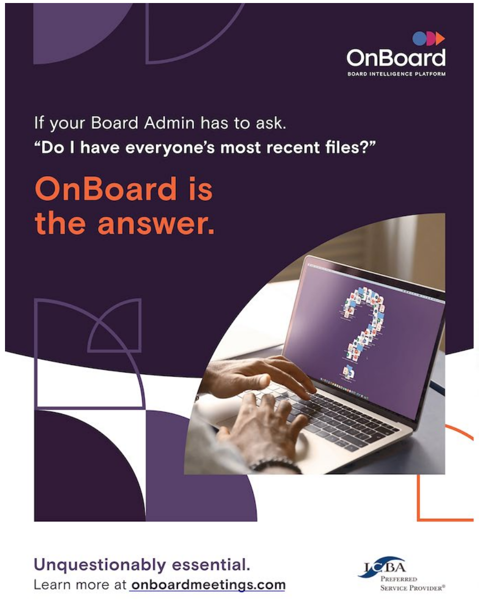
ADVERTISING PLACEMENTS:

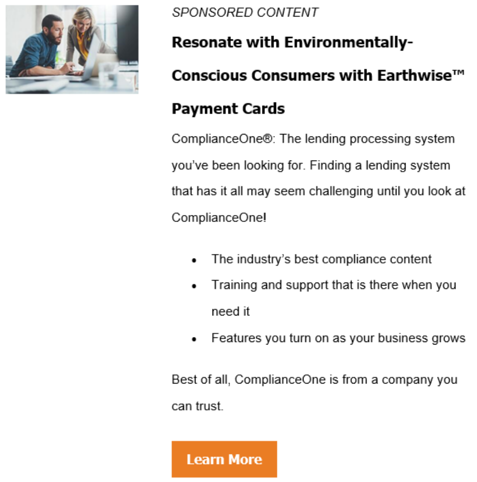
Sponsor Package - 1 available per month
Receive a sponsored call-out at the top of the newsletter and a 600x100 pixel banner ad. Sponsors also receive one Full Page "cover zero" ad in the digital edition.

Premium Packages – 1 & 2 - 2 available per month
Receive a 50-word text ad with link and one 600x100 pixel banner ad

Experts Sponsored Post – 1 available per month
Receive 50 words of embedded sponsored text with click URL

Banner 3 – 1 available per month
Receive a 600x100 pixel banner ad





Digital – *Independent Banker* Webinars

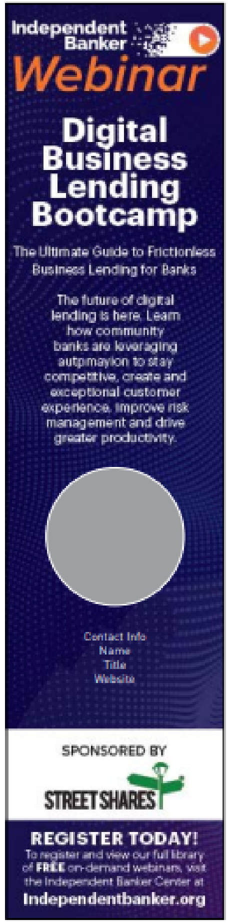
Leverage the credibility of the ICBA *Independent Banker* brand while providing thought leadership and generating leads!

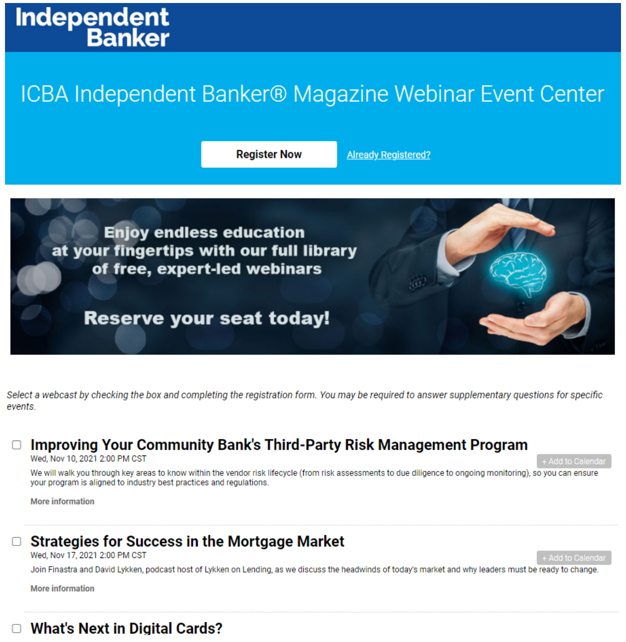
LIVE WEBINAR PACKAGE: 2 PER MONTH

Give your webinar top-of-mind exposure with our robust live webinar package! We'll partner with you to host a live webinar event and promote your webinar on various ICBA and *Independent Banker* channels, ensuring maximum community bank decision-maker exposure. Receive premier consulting, creative, hosting, lead gen reporting and a comprehensive promotional marketing campaign valued over $20,000.

Live Webinar Packages Include:

- eBlasts campaign to 23,000 + opt-in community bank leaders
- Promotion in *ICBA NewsWatch Today* and *Independent Banker eNews*
- Display ads on independentbanker.org
- 1/3 vertical print ad promoting your webinar in *Independent Banker* magazine
- Listings on ICBA's Education Calendar and *Independent Banker*'s webinar event center
- Audience development, hosting, archiving and lead-generation reporting





Independent Banker's Turnkey 4-Week Campaign

Digital – *Independent Banker* eBlasts

Share your expertise in our targeted eBlasts which reach approximately 12,000 community bank leaders with updates on the products, services and solutions that can keep their bank competitive.

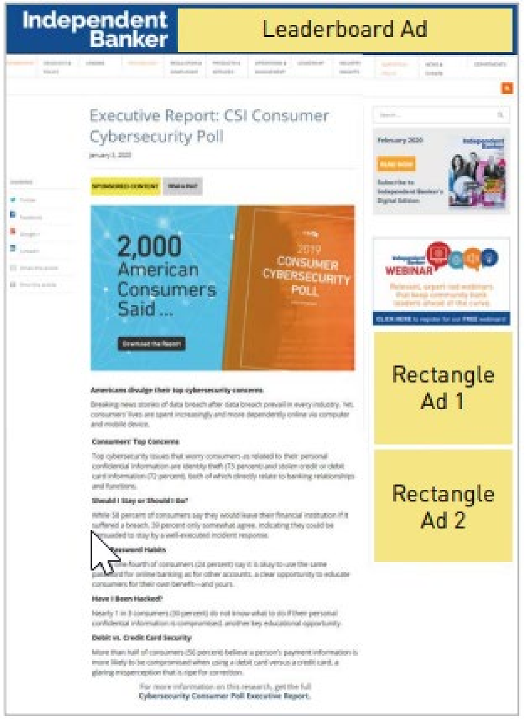
Digital – *Independent Banker* Sponsored Content Bundle

Sponsored Content or Video Package

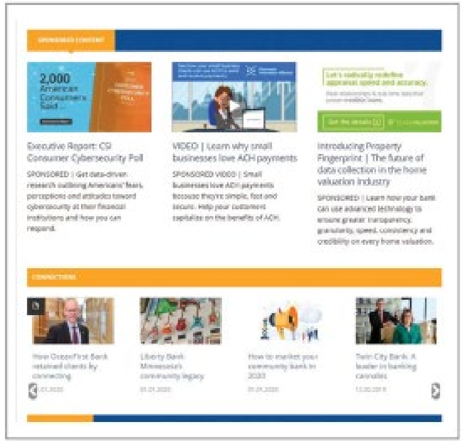
Share your messaging on independentbanker.org.
Each package includes:

- A homepage teaser of your article or video with a thumbnail image, a headline and an excerpt
- Landing page on independentbanker.org with your article or video, a feature image and a CTA link
- 4 display ads (1 leaderboard, 2 rectangles and 1 mobile ad) on your artile's landing page (100% SOV)
- Promotional campaign including placements in *ICBA NewsWatch Today*, and LinkedIn
- Archived in *Independent Banker's* Experts Online Content Directory

Landing Page and Roadblocked Ads



Sponsored Content Homepage Teaser Section

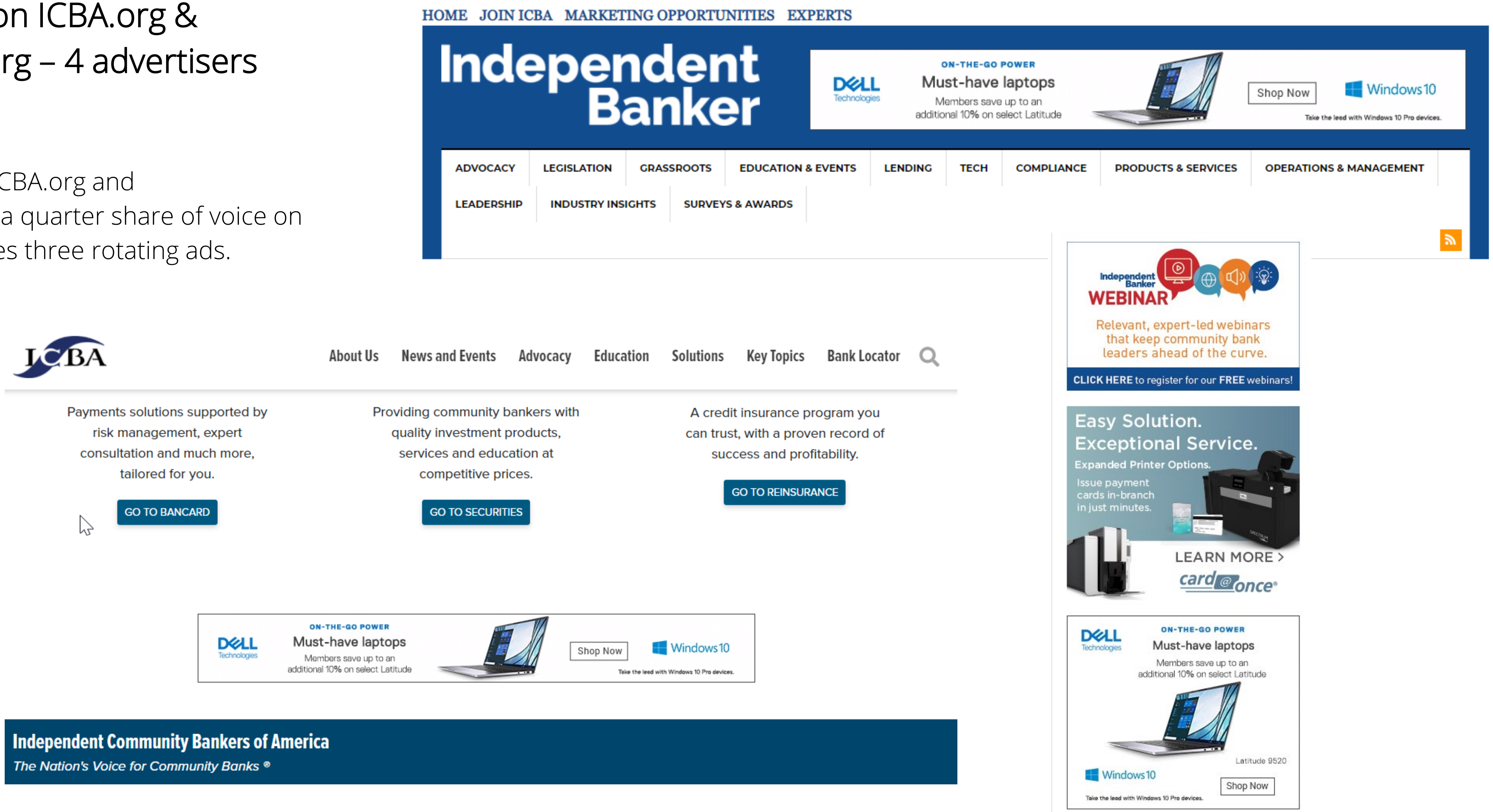


LinkedIn Promotional Campaign

Digital – Website Advertising

Exclusive advertising on ICBA.org & IndependentBanker.org – 4 advertisers per month

Receive advertising on both ICBA.org and Independentbanker.org with a quarter share of voice on each. Each advertiser receives three rotating ads.



ICBA Marketing Opportunities

Leg 3: LIVE Events are back!

Event Sponsorship – 2023 will be the year of LIVE Events!!!

- ICBA LIVE (March) – ICBA's national convention is the largest community banking conference in the world. Featuring unrivaled educational sessions, unique networking evens, and showcasing innovative solutions, this event attracts bankers from around the nation.

- ICBA Capital Summit (April) – This event showcases the importance of community bank leaders advocating on Capitol Hill for the community banking industry through education, lobbying and networking events in the nation's capital.

- ICBA Lead FWD Summit (September) – The ICBA LEAD FWD Summit is a two-day leadership masterclass for ambitious, career-minded community bankers.

- ICBA Fall Leadership Meetings (October) – Attended by more than 300 of our most active and engaged ICBA leadership bankers, the Fall Leadership Meetings provide opportunities to network with c-suite community bankers while gaining visibility with these important decision makers within the bank."

- CBU Events throughout the year (Dates Vary) – Top notch content attracts a broad range of bankers from all over the country. A tremendous way to connect with these influencers and decision-makers!

Independent Banker

Thank You

Matt Kusilek

612-730-5940

Matt@icbabanks.org

https://calendly.com/matt_kusilek


Waage
Have
a
Break

Banker Panel

ICBA Preferred Service Provider®

Moderator:

Adam Mahone, *Senior Vice President, Strategic Solutions, ICBA*

Panelists:

Ruth Christopher

Chief Financial Officer, Executive Vice President, Bank of Las Cruces - ICBA Bank Services Committee Chairwoman

Terence Hosten

Senior Vice President, Strategic Industry Solutions, Industrial Bank - ICBA Bank Services Committee Member

Brian Lovelace

Senior Vice President, Chief Financial Officer, Cornerstone Bank - ICBA Bank Services Committee Member

ICBA
Preferred
Service Provider®

KlariVis®

BRING YOUR DATA TO LIFE

Sanjay Bhaskar,
Chief Revenue Officer

ICBA Preferred Service Provider®

What is your PSP Strategy?

- What is your State Association strategy? How do you approach one?
- Do you know each Member Relations Officer (MRO) and what states they cover?
- How do you engage your MROs? Weekly, Monthly, Only at events?
- What is your engagement and marketing plan with ICBA?
  - Do you work with Matt Kusilek? You should.
- PSP is a partnership, work with your MRO and the ICBA to create a plan.

ICBA Preferred Service Provider®

ICBA's Member Relations Officers

Chip Lynch
Cell: 214-938-1209
chip.lynch@icba.org
Southeast Region:
AR, AZ, LA, NM, OK, TX

Scott Brown
Cell: 334-328-5731
scott.brown@icba.org
Southeast Region:
AL, DC, FL, GA, MS, NC, SC, TN

Tim Daly
Cell: 219-464-1174
tim.daly@icba.org
Great Lakes Region:
IL, IN, KY, MO, OH, WV

Sean Murphy
Cell: 414-510-8458
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Midwest Region:
IA, KS, MI, NE, WI

Bill Pusey
Cell: 207-400-9446
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Northeast Region:
CT, ME, MA, NH, NY, RI, VT

Brandy Smallbrock
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Northwest Region:
AK, CA, CO, HI, ID, MN, MT, ND, NV, OR, SD, UT, WA, WY

Leah Edwards
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Mid-Atlantic Region:
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Kathy Gauger
Kathy.Gauger@icba.org
AK, AR, AZ, CA, CO, HI, ID, LA, MT, ND, NM, NV, OK, OR, SD, TX, UT, WA, WY

Nicole Neumann
Rice, MN
nicole.neumann@icba.org

Thank You

Sanjay Bhaskar
Chief Revenue Officer
SanjayBhaskar@KlariVis.com
301-346-5704

ICBA
PREFERRED
SERVICE PROVIDER®

Closing Remarks

Charles Potts

Executive Vice President, & Chief Innovation Officer, ICBA

Adam Mahone

Senior Vice President, Strategic Solutions, ICBA


JCBA
Preferred
Service Provider®
Thank
You