



2018 Endorsed Partner Catalog



westernbankers.com

Endorsed Products and Services
for WBA Members

The Western Bankers Association's Endorsed Partners Program

Grow Your Bank

If you're looking to grow your bank in a way that's cost effective, consider working with an endorsed partner.

Whether you'd like to offer a new deposit or lending product, streamline operations, or gain access to marketing, compliance or security enhancements, our partners may be able to help.

Our endorsed partners identify the vendors with the highest quality offerings in a service category. Additionally, our Banker Benefits board of directors is directly involved in the selection and approval of our partners. We select partners to support our members, based on their ability to meet our high expectations for both quality and service. Our partners also contribute to our association by participating in our events and providing free training and other resources.

Learn More

To learn more about WBA's endorsed partners please contact Julianna Graham, the WBA's SVP of strategic partners at 916-438-4448 or jgraham@westernbankers.com.



Whether complying with regulatory requirements or managing financial transactions, addressing a single key risk, or working toward a holistic enterprise risk management strategy, Wolters Kluwer works with more than 15,000 customers worldwide to help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Wolters Kluwer provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise.

With more than 30 offices in 20 countries, the company's prominent brands include: FRSGlobal, FinArch, ARC Logics®, TeamMate®, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS®, AuthenticWeb™ and Uniform Forms™.



Matt Hauptert
(320) 240-5214



wolterskluwer.com
matt.hauptert@wolterskluwer.com



Smart. Simple. Systematic.

WolfPAC Integrated Risk Management® is a secure, web-based enterprise risk management solution used to automate the identification of risks, threats, and control gaps. WolfPAC® keeps institutions safe and sound, and maximizes the outcomes of strategic initiatives. Developed by financial professionals in 2004, WolfPAC® provides tools to review and assess information technology, privacy, vendor, compliance, and other enterprise-wide risk assessments. Quarterly methodology updates are designed to align with emerging compliance and examination standards. A robust suite of reports allows an institution's management to analyze their control gaps in relation to known threats, and benchmark risk profiles against peers.



Michael Cohn

(617) 428-5488



wolfpacsolutions.com

mcohn@wolfandco.com

Banker Benefits Board of Directors

Kevin McPhaill, Chairman

CEO
Bank of the Sierra

Ross Duncan

President
Valley Bank of Helena

Scott Racusin

President & CEO
Merchants Bank of California

James LeSieur

Immediate Past Chairman

Gerald Ernst

President & CEO
Horizon Community Bank

Steve Sefton

President
Endeavor Bank

Jeff Ball

President & CEO
Friendly Hills Bank

Ron Johnson

SEVP & CFO
The Bank of Commerce

Richard Smith

President & CEO
Tri Counties Bank

Doug Biddle

EVP & CFO
Bank of the Pacific

Steve Jones

EVP & COO
Suncrest Bank

Louise Walker

President & CEO
First Northern Bank

Mary Curran

Director
Banc of California

Simone Lagomarsino

President & CEO
Western Bankers Association

John Wells

SVP
Umpqua Bank

Doug De Fries

President & CEO
Bank of Utah

Tad Lowrey

Chairman
Pacific Western Bank

Rod Wiessner

SVP & CFO
First Federal Bank

Dan Doyle

Chairman
Central Valley
Community Bank

Terry Peterson

President & CEO
California Bank of Commerce

Bank Financial Services Group

BFS^{GROUP}

raising the standard

Bank Financial Services Group (BFS) is a national firm and the industry's leading BOLI expert. BFS' national expertise has helped banks all over the country increase their bottom line earnings, increase shareholder value and fund meaningful benefits for all their employees. Their exclusive focus on community banks, along with their proprietary BOLI and non-qualified administration system, MINTS, makes BFS Group uniquely qualified to design, implement, and manage all BOLI holdings to help drive your bank's bottom line earnings.



Ean Estep



bfsgroup.com



(801) 310-8243



eestep@bfsgroup.com

Bank Trends

BankTrends 

BankTrends is a web-based tool that helps community bank executives track financial ratio trends, analyze performance against peers and identify opportunities to increase margins and improve profitability. When it comes to analyzing Call Report data at your bank, "every bank president should have Bank Trends!"



Michael Stinson



bank-trends.com



(877) 717-6743



michael@bank-trends.com

Vitex

Vitex

Think Ahead

Vitex is a professional services firm dedicated to helping banks increase performance and cost-savings by assisting with core system decisions, negotiating technology contracts and managing conversion projects. Their priority is to assist banks in achieving their strategic business objectives through practical strategies. At 20-plus-years strong, they have a proven track record with hundreds of successful financial institutions throughout the United States, Canada and the Caribbean. Their consultants demonstrate unparalleled expertise in their field of practice and keen insight into applying leading-edge technologies to support client goals. In addition to core decisions and contract negotiations, we have an expense management practice that focuses on procurement lifecycle, expense management, process improvement, and revenue enhancement for large banks (typically more than \$20 billion of assets). Engagements include accounts payable micro reviews, purchasing card implementation, and expense management analysis.



Randy Roth



vitex.com



(704) 663-2544



rroth@vitex.com

Vantiv

vantiv[®]
Now **Worldpay**

Vantiv is a leading payment processor differentiated by an integrated technology platform. Vantiv offers a comprehensive suite of traditional and innovative payment processing and technology solutions for banks and merchants. We build strong relationships with our customers, helping them become more efficient, more secure and more successful.



Cheryl Marie



vantiv.com



(970) 286-8228



cheryl.marie@vantiv.com

S&P Global

At S&P Global Market Intelligence, we integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuation and assess credit risk. For community banks, we offer solutions to help bankers evaluate market opportunities, manage risk and maximize performance. S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), which provides essential intelligence for individuals, companies and governments to make decisions with confidence.



Claiborne Kitchin



spglobal.com/marketintelligence



(617) 530-8139



ckitchin@spglobal.com

VERAFIN

A STEP AHEAD

Verafin is the leader in cloud-based, cross-institutional Fraud Detection and Anti-Money Laundering (FRAMLx) collaboration software with a customer base of more than 1,500 financial institutions across North America. Its solution uses advanced cross institution behavior-based analytics that help financial institutions stay a step ahead of numerous types of fraud as well as the BSA, USA PATRIOT Act, and FACTA compliance landscape, while allowing them to collaborate cross institutionally. Verafin is the exclusive provider of fraud detection and BSA/AML software for the Western Bankers Association, as well as the Texas Bankers Association, Massachusetts Bankers Association, Florida Bankers Association, Illinois Bankers Association, and has industry endorsements in 47 states across the U.S. Verafin's is the exclusive provider of FRAMLx that can detect suspicious activity across multiple institutions and facilitates collaboration under Section 314(b) of the USA PATRIOT Act.



Serena Pike



verafin.com/framlx



(877) 368-9986. Ext. 3143



serena.pike@verafin.com

BankWork\$

A FREE BANK CAREER TRAINING PROGRAM

BankWork\$ trains underserved adults for lasting careers in the financial services industry. BankWork\$ classes are free for participants. The classes provide training in the skills needed for jobs as tellers, customer service representatives and personal bankers. BankWork\$ also offers job interview practice, job placement assistance and ongoing coaching and mentoring to help with career advancement. BankWork\$ was started in 2006 in Los Angeles by The Sheri and Les Biller Family Foundation in partnership with regional workforce development leader JVS Los Angeles. As part of a five-year, \$4-million national expansion in partnership with Bank of America, U.S. Bank and Wells Fargo, the program will expand to 12 to 15 markets by 2019.



Ranko Fukuda



bankworks.org



(323) 775-6360



ranko@bankworks.org



CRA Partners is a compliance solution you can feel good about. Since 2000, they have helped banks across the country earn guaranteed CRA credit for ensuring safe senior living environments through our turnkey crime prevention program, Senior Crimestoppers. Funded exclusively by the banking industry and endorsed by bankers associations in 43 states, Senior Crimestoppers protects low- to moderate-income seniors living in senior housing facilities, HUD communities and state veterans homes from theft, abuse and neglect.



Sue Shaffer



shcpfoundation.org



(901) 529-4787



sue.shaffer@shcpfoundation.org

DCI (Data Center Inc.)



DCI is the privately-owned developer of the award-winning iCore360® core banking software (available hosted or in-house) and related technologies. DCI also provides comprehensive solutions for Internet and mobile banking, teller automation, ATM network and card services, remote capture, backroom, analytics, risk and vendor management, managed IT and more.

Consistently rated near 100 percent in customer satisfaction and contract renewals, DCI is one of the industry's most established, trusted and unique bank technology companies in ownership, history, products and service practices.

DCI is privately owned by a group of clients and is trusted to serve hundreds of community banks of all sizes nationwide, with several clients serving as active board members and user group leaders.

DCI closely collaborates with customers on all product development, and their highly personal and attentive service includes frequent visits, 24/7 live phone support, client-led user group meetings and direct access to executives and staff.

 Keith Thompson  datacenterinc.com
 (620) 694-1157  kthompson@datacenterinc.com

Diebold Nixdorf



Diebold Nixdorf is a world leader in enabling connected commerce for millions of consumers each day across the financial and retail industries. Its software-defined solutions bridge the physical and digital worlds of cash and consumer transactions conveniently, securely and efficiently. As an innovation partner for nearly all of the world's top 100

Office Depot



WBA members have access to a national discount program from Office Depot. The program delivers cost savings of up to 80 percent off MSLP on more than 350 frequently used office and banking supplies.

Office Depot is the world's leading seller of office supplies and an industry leader in every distribution channel - from retail stores and contract delivery to catalogs and e-commerce. As an Office Depot customer you will have access to Office Depot's exclusive Business Services Division website, strategic brand name partnerships, multi-billion dollar buying power, and ease in economizing your operations. Enjoy customer service from Office Depot that is unmatched in the industry.

 Robert McGuire  officedepot.com
 (415) 356-5701  bob.mcguire@officedepot.com

Promontory Interfinancial Network



Banks of all sizes can use Promontory Interfinancial Network's Insured Cash Sweep, or ICS; CDARS; Promnet Repo; IND; Yankee Sweep; Bank Assetpoint; and Residential Mortgage Network services to help manage their balance sheets. They can use Promontory Network services to build multi-million-dollar relationships, reduce collateral requirements, purchase funding, manage liquidity, and buy or sell loans. Visit us online to find out how Promontory can help your bank to manage its balance sheet more profitably.

 Reg Truman  promnetwork.com
 (703) 292-3448  rtruman@promnetwork.com

Merchant e-Solutions

MERCHANT e-SOLUTIONS

a **cielo** company

Merchant e-Solutions (MeS) is a full-service merchant processor and acquirer and gives banks a competitive edge by leveraging its transaction processing products and services for the bank's business customers. MeS creates a program specific to the bank's business goals, sales objectives and the needs of its business customer base. MeS, a Cielo Company, enables merchants to easily and securely conduct business via multiple channels including online, mobile and in-person from one, cutting-edge payments processing platform. MeS processes more than \$14 billion in annual transaction volume and supports 150 global currencies including all major credit cards, debit and alternative payment solutions.

 Brian Higgins
 (770) 605-2279
 merchant-solutions.com
 BHiggins@Merchante-Solutions.com

Mirador



MIRADOR

Small business lending can be tough. Businesses are quirky; each one has unique risks and data can be sparse. Traditional lending practices haven't fundamentally changed in decades but emerging online lenders are setting a new standard by using technology to simplify the application process and improve the speed of lending decisions. Mirador empowers banks to compete.

 Gregg Kovtun
 (503) 832-7885
 mirador.com
 gkovtun@miradortech.com

financial institutions and a majority of the top 25 global retailers, Diebold Nixdorf delivers unparalleled services and technology that are essential to evolve in an 'always on' and changing consumer landscape.

Diebold Nixdorf has a presence in more than 130 countries with approximately 25,000 employees worldwide.

 Anna Rodriguez
 (916) 704-6466
 DieboldNixdorf.com
 anna.rodriguez@dieboldnixdorf.com

Everfi

EVERFI

EVERFI is the leading education technology company that provides learners of all ages education for the real world, through innovative and scalable digital learning. Founded in 2008, EVERFI is fueled by its Software-as-a-Service (SaaS) subscription model and has certified over 16 million learners in critical skill areas. Some of America's leading CEOs and venture capital firms are EVERFI investors including Amazon founder and CEO Jeff Bezos, Google Chairman Eric Schmidt and Twitter founder Evan Williams. The EVERFI Education Network powers more than 4,200 partners in their education initiatives across all 50 states and Canada.

 Rachel Lee
 (650) 600-3877
 EVERFI.com
 rlee@everfi.com



HARLAND CLARKE®

Harland Clarke was formed in 2007 by combining the products and services of Clarke American Corp. and the printed products segment of John H. Harland Company. Together, both highly respected companies have more than 200 years of experience, each with a rich heritage, traditions of innovation and performance excellence. Harland Clarke offers an expanded suite of direct marketing services, delivery and anti-fraud products, contact center services and checks and check-related products to the financial institution market, including banks, credit unions, thrifts, and securities firms. Harland Clarke is a leading provider to financial and commercial institutions as well as individual consumers and small businesses. The company, headquartered in San Antonio, Texas, has a national presence with manufacturing facilities and customer service centers across the country.

 Dean Betz  harlandclarke.com
 (480) 814-7787  dean.betz@harlandclarke.com



Insperty provides a wide range of business performance solutions that enable business owners to be more systematic and strategic about the role that people play in the success of a company. Products and services include: employment screening, financial solutions, insurance services, organizational planning, performance management, retirement services, expense management, payroll software, recruiting services, and time and attendance.

 Lauren Guenter  Insperty.com
 (281) 312-3058  lauren.guenter@insperty.com



IBIS specializes in providing insurance for community banks and their insurance brokers. They have direct underwriting contracts with all of the major insurance companies, providing bank directors and officers liability insurance, financial institution bonds, bank commercial property and other forms of bank insurance. They have built their business for more than 35 years insuring only community banks. WBA member banks can expect to benefit from their experience and long-term underwriting relationships, which result in easy-to-read proposals, appropriate coverage and very competitive prices.

 Justin Corey  ibisinsurance.com
 (480) 734-6682  jcorey@ibisinsurance.com



KeyState Captive Management's bank captive program is designed by national accounting firm Crowe Horwath LLP and administered by KeyState Captive Management. Banks that fit a certain asset size and earnings criteria can form their own wholly owned captive insurance company to finance risks (that are not commercially insured) in a tax advantaged way. KeyState's bank captive program has been endorsed by 23 state banking associations for their profit subsidiaries.

 Hillary Frei  key-state.com
 (702) 598-3738  hfrei@key-state.com