



# Services You Can Trust

JANUARY 2012

## WHY ICS

The economic turmoil and uncertainty of the last few years continue to have a major impact in the financial marketplace. The appetite among institutional investors for safe and liquid investments is strong and will likely remain so for the foreseeable future.

The Federal Deposit Insurance Corporation (FDIC) has put in place regulations that will give some depositors extra protection through 2012. Under its new rules, through December 31, 2012, the FDIC will provide unlimited deposit insurance coverage for certain qualifying noninterest-bearing transaction accounts, including noninter-

est-bearing traditional checking accounts. But in order to take advantage of this protection, a safety-conscious investor has to choose to keep money in an account that does not earn any interest.

Fortunately, banks that are members of the Promontory Network can offer their customers an alternative – ICSSM, a savings product that provides access to multi-million-dollar FDIC insurance and interest. To read the full article, please visit [www.icba.org/psp](http://www.icba.org/psp).



Today, more than 80% of ICBA members use at least one ICBA PSP Service!



## MANAGING RISK IN THE NEW LENDING LANDSCAPE

Back in the 1990s, when Security National Bank began using the lending software from WebEquity Solutions, major league baseball players were going on strike, the first Harry Potter novel was hitting bookstores and the Nebraska Cornhuskers were racking up three national college football titles.

More than 20 years later, the Nebraska bank still uses WebEquity to automate lending processes and manage its agricultural, commercial and consumer loan portfolio. From application to risk scoring through underwriting, the cloud-computing software helps the \$160 million bank improve the efficiency and consistency of its lending policies and processes.

Security National has also deployed WebEquity ALLL to calculate its allowance for loan lease losses (ALLL) and the system's Risk Dashboard to improve stress testing and risk management of its loan portfolio. Both examiners and loan review consultants have been impressed with the

### Efficiency Highlights

- 5-10 min. consumer loans
- Ag/commercial electronic approvals
- Aggregated/detailed stress testing
- 10 min. address examiner request
- ALLL process reduced by 80%

capabilities that the system provides. In a matter of minutes, the bank can provide its regulators with more detailed collateral analysis, problem loan trigger dates and workout plans. To read the full article, please visit [www.icba.org/psp](http://www.icba.org/psp).

## FREE PREFERRED SERVICE PROVIDER WEBINARS

- Monday, January 23, 2012, 4:00-5:00  
Online and On Demand -Flood Compliance and Mortgage Loan Protection – WNC Insurance
- Tuesday, January 24, 2012, 3:00-4:00  
Benefits of CRM and Overview of 360 View – 360 View
- Wednesday, January 25, 2012, 2:00-3:00  
Demystifying Asset-based Lending: Part VI - ProfitStars
- Wednesday, February 8, 2012, 2:00-3:00  
Business Continuity Plan Testing Made Easy for Banks – Agility Recovery
- Thursday, February 16, 2012, 2:00-3:00  
Efficiency on Mainstreet –The Key to Achieving High Performance on Main Street – Bank Intelligence

To sign up for these complimentary webinars and view additional PSP webinars, please visit [www.icba.org/psp](http://www.icba.org/psp).

## PREFERRED SERVICE PROVIDER NEWS

- Subscribe to Wolters Kluwer Financial Services Residential Lending Blog updates and be registered to win an iPad2! Read the blog to stay current within the industry, find out about hot topics and hear from thought leaders. [MovingMortgageForward.com](http://MovingMortgageForward.com)
- WNC Insurance Services has issued a new Compliance Matters bulletin discussing new developments on the Federal Agencies Flood Q&A. Download at [www.wncfirst.com/ONEFlood](http://www.wncfirst.com/ONEFlood).
- Agility Recovery invites ICBA members to join The Agility Community – a new LinkedIn group committed to spreading preparedness and disaster recovery best practices at <http://www.linkedin.com/groups?about=&gid=4238889>.

For more information about ICBA's Preferred Service Providers, contact Laura Norrell at 800-422-8439 or [Laura.Norrell@icba.org](mailto:Laura.Norrell@icba.org).

### INSURANCE SOLUTIONS

- Travelers Insurance Property & Casualty, Blanket Bond, and Directors & Officers Liability Insurance Program
- BenefitsBank Employee Medical & Dental Benefits Program
- WNC Insurance Services ONEFlood Insurance Program and Flood Zone Determination
- M Benefit Solutions - *Bank Strategies* Officer Compensation & Benefits, BOLI
- Michael White Associates Insurance Consulting



### LENDING SOLUTIONS

- iHELP Private Student Loan Program
- Holtmeyer & Monson SBA Lending and Consulting Services
- Farmer Mac Agricultural Lending Program
- WebEquity Solutions Commercial Lending Software



### BANK OPERATION & COMPLIANCE SOLUTIONS

- Wolters Kluwer Financial Services' Lending, Compliance and Regulatory Solutions
- Pitney Bowes Mailing and Shipping Equipment
- SunGard Availability Services Business Continuity Planning Software
- FIS Core and Item Processing Program
- Agility Recovery Disaster Recovery Solutions
- OneWorld Business Finance Equipment Leasing Program
- Paul Chamberlain International Financial Investigative Services
- Compushare Cloud Computing and Technology Management Solutions for Community Banks



### FUNDING SOLUTIONS

- Promontory Interfinancial Network, LLC Funding and Liquidity Management, CDARS Service
- QwickRate Marketplace for Non-brokered CD Funding and Investing
- PMA Liquidity Funding Solution



### FINANCIAL MANAGEMENT

- IMACT Financial Solutions Overdraft Services Program
- Bank Intelligence: BancAnalyst<sup>®</sup> Financial and BancAnalyst<sup>®</sup> Market Tools
- Banker's Dashboard Online Financial Management Tool
- 360 View Customer Relationship Management Software



### PAYMENT SOLUTIONS

- Travelex Foreign Currency Exchange
- Access Prepaid Worldwide Payroll and Foreign Currency Prepaid Card Program
- BancVue Reward Checking Program
- Main Street Checks Check Manufacturer
- CPI Card Group Credit and Debit Card Manufacturing Program
- ProfitStars Web Design & Hosting, Remote Deposit Capture Solutions



**For Community Bankers, By Community Bankers**  
 For more information about all of ICBA's Preferred Service Providers, please visit <http://www.icba.org/psp>!