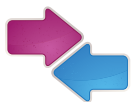


## Where bankers go to get what works.

cbanc is a private, online network where community banks share work materials, best practices, vendor reviews and more. Members save time and money because cbanc gives them access to real content created and used successfully by other institutions. All areas of the member banks can benefit from being part of the network – including marketing, IT, compliance, finance, and lending. That’s because cbanc makes it easy for every department to collaborate with peers from across the entire country.

### How banks benefit from collaborating online.

cbanc is an invaluable resource for community banks. We’ve created a safe and highly secure environment where banks share information and receive fair value in return – through a variety of ways:



#### Exchange

Why reinvent the wheel? With cbanc Exchange you won’t have to. This is where real banks exchange policies, spreadsheets, agreements, marketing materials, compliance content, best practices, consulting time, implementation plans, and more—the possibilities are endless.



#### Answers

In this online Q&A forum, banks post questions for their trusted peers, and the peers earn valuable points for answering. You’ll benefit from the experience and opinions of a broad network of community bankers.



#### Exam Watch

Bank examinations are getting more stringent and compliance requirements more complex. How can you get better prepared? With Exam Watch you’ll learn what the “hot” issues were when banks in your area had their most recent exams.



#### Vendor Review

Vendor selection can be a daunting task. See how other banks rate the products and services you’re considering. Comprehensive peer reviews based on six critical metrics provide candid feedback to help guide the way.



#### Classifieds

What one bank wants to sell (ATMs, furniture, etc.) may be a real find for another. This is where cbanc members buy and sell bank inventory for cash.



### Our Members Say....

*“After 12 years of banking I’m finally impressed. cbanc exchange is a banker’s best friend. It saves so much time. There is no more aggravation about trying to find the right words or worrying about legal aspects. It’s already there and ready to go.”*

—Ginger McClure  
FNB Bank

*“Two words sum up cbanc for me: cutting edge.”*

—Ron Taylor  
Wayne County Bank

*“This is a great concept and a great product. I have personally saved hundreds of hours in policy writing.”*

—Jeff Miller  
Lakeside Bank



## The unique benefits of cbanc...

- **It's exclusive.** Our network is just for legitimate banks that pay to join. You know who belongs. You can pick which banks to interact with. And you control who sees your content.
- **It works.** What you access is real, practical and proven to work for other banks – and it goes way beyond guidelines and general tips.
- **It pays.** Purchasing through cbanc saves huge amounts of time and effort. You “buy” with cbanc Points, instead of cutting into your budget dollars! And you get points each time you share your work, answers, reviews and more.

*“I would subscribe to cbanc over and over again... without it you go to training, you buy manuals, you research and on and on to hopefully gather enough information to complete a given task. I fell upon cbanc by accident and am still trying to believe my luck. We have been able to discontinue a very expensive vendor contract due entirely to this program!”*

—Glenda Ashe  
Twin City Bank

## Why cbanc Points?

1. **It keeps things simple.** On cbanc, what you spend out of pocket for valuable materials doesn't require budget approval. You just pay with cbanc Points instead. (And they're very easy to earn.)
2. **It encourages member participation.** Members are motivated to share their best content because they know they'll receive immediate value when other banks buy their content. So Points help make cbanc stronger and more beneficial for all.

### cbanc Network saves community banks time *and* money.

Here are just a few examples of what bankers have saved using cbanc. The savings below are typical for a single purchase. On average, cbanc members buy material five times a year.

cbanc Member	Content Purchased	Hours Saved	Cost Savings <small>(based on \$60 hourly rate)</small>
Border State Bank Shane Anderson	Cash Management Agreement	30	\$1800
Spring Hill State Bank Tammy Gibbons	Vendor Management Policy	25	\$1500
Citizens First National Bank Paula Lough	Remote Deposit Agreement and Risk Assessment	30	\$1800
St. Martin Bank & Trust Company Janet Douet	Identity Theft Prevention Program	30	\$1800

## Benefit from the value of cbanc!

At just \$500 a year, a cbanc membership entitles an unlimited number of people from your bank to take advantage of all that's offered on the network. It's a great value for such a modest fee. And once you're a member, you won't have to dip into your budget to buy the content you want. You simply buy and sell using cbanc Points.

### Join cbanc Network today!

Visit [www.cbancnetwork.com](http://www.cbancnetwork.com) and start collaborating with your peers online.

**cbanc** network  
Where bankers go to get what works.

[www.cbancnetwork.com](http://www.cbancnetwork.com)