



INDEPENDENT  
BANKERS  
ASSOCIATION  
OF TEXAS

# 2021-22 ASSOCIATE MEMBER DIRECTORY

AN IBAT MEMBER RESOURCE FOR PRODUCTS,  
SERVICES AND EXPERTISE THAT DRIVE TEXAS  
COMMUNITY BANKING FORWARD



Design, Manufacturing and  
Service of Tube Systems and  
Security Products for  
more than 50 years!



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Bullet-Proof Windows  
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Transaction Drawers  
Night Depository  
Deposit Boxes & Safes

## ELECTRONIC SECURITY



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Commercial and Residential  
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Access Control  
Security Camera  
Keyless Access

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*Take another look at Comco.*



800.533 3794 | [ComcoSystems.com](http://ComcoSystems.com)



# 2021-22

## ASSOCIATE MEMBER DIRECTORY



**IBAT**

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**O**VER THE PAST 47 YEARS, the Independent Bankers Association of Texas has seen as many changes as the great industry it serves. However, at the heart of the organization, one thing has remained constant: IBAT is a community bound together for the promotion and growth of local, main street banks. The 200-plus IBAT associate member companies in this directory represent a vital part of IBAT's success, as they stand alongside hundreds of banks in the membership of the association. IBAT associate members contribute the products, services and expertise that drive Texas community banks forward. They invest in the industry with their time, talent and effort. They help amplify the voice of the industry as we take our message to the halls of the Texas Capitol and the U.S. Congress. They are our friends, colleagues and trusted advisors for whatever challenges we face individually and collectively.



When the pandemic hit last year, there were a million different ways that companies and individuals alike could have responded. Community banking is a relationship business and none of us knew how we were going to move forward when our ability to be together and grow in relationships was threatened. A major source of the association's funding comes from our vendor members who invest in the association to give you, the banker, a place to gather.

During the pandemic, with events cut off, our associate members could have pulled their support and kept their powder dry until relationship opportunities returned. But that didn't happen. Instead, associate member after associate member stepped up to continue support of IBAT in spite of the fact that we could not provide the types of relationship-building opportunities that drive their company performance.

I hope that this *Associate Member Directory* will be one of the first places you look for solution providers to assist your bank. Just as we have relied on these associate members' support in good times and difficult times, they now rely on IBAT bank members to recover and move forward.

As always, thank you for being a vital part of the IBAT family. We are truly blessed to serve together.

Sincerely,

Christopher L. Williston VI, CAE  
IBAT President and CEO

# IBAT's Endorsed Service Providers Are Ready to Help You Go Further



## Advantage Health Plans Trust

Melissa Nance 800.521.1711

Health • Dental • Vision  
Long-Term and Short-Term Disability  
Accidental Death and Dismemberment  
Group Term Life • Voluntary Life



## American National Insurance Co.

Kevin Moore 281.535.7469

Credit Life and Credit Disability  
Debt Cancellation • Gap Waiver  
Involuntary Unemployment Insurance



## The Baker Group

Mike Mackey 888.480.0301

Broker/Dealer • Asset/Liability Management



## CalTech

Brad Giddens 325.223.6100

Managed IT Services • Everspace



## CLA

Jerry McMillon 972.383.5763

CECL Allowance Calculator  
Telecom Assessments



## College Ave Student Loans

Wynde Walker 571.243.4985

Student Loan Services • Marketing



## Dell Technologies

IBAT's Dell ID: GS126658178

Amy Henry 512.513.0037

Workstations • Servers • Printers  
Desktops • Laptops • Ultrabooks • Tablets  
Electronics and Accessories  
Services and Software



## Deluxe Corp.

Matt Clark 469.763.1266

Check Printing Services  
Deluxe Business Advantage  
Expense Management Program  
Business Incorporation Services  
Office Supplies • Promotional Items  
Payroll and Employee Management Solutions  
Mobile Remote Deposit Capture  
Turnkey Marketing



## Diebold Nixdorf

Tonya Myers-Jordan 330.730.1553

ATM Security Products and Services  
Bank Operations Equipment and Supplies  
ATM Equipment • AllConnect Services<sup>SM</sup>



## Fitech Payments

Bryan Dillon 817.698.2250

Merchant Processing Services



## Glory Global Solutions

James Robinson 325.725.3979

Teller Cash Dispensers and Recyclers  
QuickChange Machines  
Desk Top Products—including Currency  
Counters, Coin Wrappers, Sorters and  
Back-Office Coin Counters

Promontory Interfinancial Network is Now



## IntraFi Network

Chuck McBrayer 866.776.6426, ext. 3432

CDARS • Insured Cash-Sweep Service



## JMFA

Mark Roe 972.342.4026

Comprehensive Overdraft Consulting  
JMFA Next Generation Overdraft Privilege<sup>TM</sup>  
Contract Optimizer



## MG ARCHITECTS

### MG Architects

Scott Clanton 713.552.0707

Architecture • Planning  
Interior Design



## MyTelemedicine

Lorenzo Amaya 469.640.6107

TeleHealth Provider



## Promontory MortgagePath LLC

Paul Katz 202.257.2927

Digital Mortgage and  
Fulfillment Solutions



## PULSE A Discover Co.

Rich Green 601.790.7853

Surcharge-Free ATM Network



## Secureworks

Sue Bilkey 770.634.5009

Information Security  
Compliance  
Risk Management Services  
Security and Risk Consulting



# IBAT Services

[WWW.IBAT.ORG/SERVICES](http://WWW.IBAT.ORG/SERVICES)

FOR MORE INFORMATION, CONTACT JULIE COURTNEY  
512.275.2227 OR [JCOURTNEY@IBAT.ORG](mailto:JCOURTNEY@IBAT.ORG)



INDEPENDENT BANKERS ASSOCIATION of TEXAS

## Associate Members *by* Product

IBAT ENDORSED SERVICE PROVIDER PRODUCTS ARE IN BOLDFACE

### ACCOUNT ACQUISITION

ProcessMaker

### ACCOUNTS RECEIVABLE PRODUCTS AND SERVICES

Catalyst Financial Co.  
Fitech by Deluxe  
Gulf Coast Business Credit  
SolomonEdwards

### ADVERTISING

Adrenaline  
Kameo Marketing LLC  
Works24/Bank On Hold

### ARCHITECTURE, PLANNING AND INTERIOR DESIGN

Adrenaline  
DEI Incorporated  
Eclipse Brand Builders LLC  
Haltner Design + Build  
**MG Architects**  
NewGround  
PhaseOne Design Builders  
QTS Inc.  
Rogers-Ford LC  
Architecture & Interior Design

### ASSET/LIABILITY MANAGEMENT

**The Baker Group**  
Chatham Financial  
ICBA Securities  
IntraFi Network  
Qualtik

### ASSOCIATIONS

ICBA

### ATM/EFT PRODUCTS, NETWORKS AND SECURITY

ADT Commercial  
Bancsource  
**Diebold Nixdorf**  
Dolphin Debit Access LLC  
GMR  
Hamilton Vaultronics  
NuSource Financial  
**PULSE, A Discover Co.**  
QTS Inc.  
SHAZAM  
Smith Hamilton Inc.

### BRANCHING STRATEGIES

Accubranch  
ADT Commercial  
Diebold Nixdorf  
Eclipse Brand Builders LLC  
Griffin Financial Group LLC  
**MG Architects**  
PhaseOne Design Builders

### BRANDING

Eclipse Brand Builders LLC

### BROKER/DEALER SERVICES

**The Baker Group**  
FHN Financial  
ICBA Securities  
Southwestern Regional Insurance Center

### BSA/AML

Abrigo  
CLA (CliftonLarsonAllen LLP)  
CrossCheck Compliance LLC  
Innovatus Advisory Group  
ProBank Austin  
Turner Consulting Services LP

### BUSINESS INTELLIGENCE

Finastra  
IntelliCredit  
Journey Technology Solutions  
Kinsey Management LLC  
KlariVis  
QwickRate  
S&P Global Market Intelligence

### CASH PRODUCTS AND SERVICES

ADT Commercial  
Bancsource  
Cook Solutions Group Inc.  
Glory Global Solutions  
R&T Deposit Solutions

### CECL ALLOWANCE CALCULATOR

**CLA (CliftonLarsonAllen LLP)**

### CERTIFICATE OF DEPOSIT PRODUCTS AND SERVICES

QwickRate

### CHECK SERVICES

**Deluxe Corp.**  
Main Street Inc.  
MoneyGram Payment Systems Inc.

### COLLATERAL SERVICES

RSI & Associates Inc.

### COLLECTIONS

CGI Technologies and Solutions Inc.  
Craig Terrill Hale & Grantham LLP

### COMPENSATION STRATEGIES

Bank Compensation Consulting Inc.  
NFP Executive Benefits  
Stinson LLP  
The Todd Organization

### COMPLIANCE

Accume Partners  
Andrews Positive Change Projects LLC  
BKD LLP  
Black, Mann & Graham LLP  
Briggs & Veselka LLP  
Carr, Riggs & Ingram CPAs and Advisors  
Computer Services Inc. (CSI)  
Condley and Co. LLP  
CrossCheck Compliance LLC  
Eide Bailly LLP  
Fenimore, Kay, Harrison & Ford LLP  
Hamby & Hengeli LLC  
InfoAgora Inc.  
Innovatus Advisory Group  
Insperity  
Langley & Banack Inc.  
Moss Adams LLP  
Optima Compass Group LLC  
Pattillo, Brown & Hill LLP  
Pringle and Pringle  
ProBank Austin  
Reliable IT  
Risk Management Partners LLC  
Robertson Anschutz Vettors LLC  
RSM US LLP  
**Secureworks**  
SolomonEdwards  
Spencer Fane LLP  
Turner Consulting Services LP  
Verafin Inc.

### COMPUTER PRODUCTS AND SERVICES

Computer Transition Services Inc.

### COMPUTER SECURITY

United States Secret Service—  
Houston Field Office  
Yennik Inc.

**IBAT ENDORSED SERVICE PROVIDER  
PRODUCTS ARE IN BOLDFACE**

**CONSTRUCTION RISK MANAGEMENT**

Engineered Construction Specialists Inc.  
Partner Engineering and Science Inc.

**CONSTRUCTION MAINTENANCE AND REPAIR**

DEI Incorporated  
Haltner Design + Build

**CONSULTING—GENERAL**

Catalyzer  
Cerfis Group Inc.  
Cornerstone Advisors Inc.  
Engineered Construction Specialists Inc.  
Equity Valuation Partners (EVP)  
Haberfeld  
Innovatus Advisory Group  
IntelliCredit  
The James Paul Group  
J. Keith Hughey Co.  
Kameo Marketing LLC  
LiftFund Inc.  
ProBank Austin  
R&T Deposit Solutions  
Steven H. Shimotsu CPA  
Turner Consulting Services LP  
Williston Consulting Services LLC

**CONSULTING—FINANCIAL**

Arriba Advisors  
Cornerstone Advisors Inc.  
Griffin Financial Group LLC  
Performance Trust Capital Partners LLC  
RSM US LLP  
Stovall, Grandey & Allen LLP  
Strategic Resource Management Inc.

**CONTRACT OPTIMIZER**

JMFA

**CO-OP BANK SUPPLIES**

**Deluxe Corp.**

**CORRESPONDENT BANKING**

AmeriHome Correspondent  
The Bankers Bank  
Century Bank  
Federal Home Loan Bank of Dallas

**CPA SERVICES**

BKD LLP  
Briggs & Veselka LLP  
CLA (CliftonLarsonAllen LLP)  
Condley and Co. LLP  
Crowe LLP  
Dixon Hughes Goodman LLP  
Eide Bailly LLP  
Finley & Cook PLLC  
Fisher, Herbst & Kemble PC

**IBAT ENDORSED SERVICE PROVIDER  
PRODUCTS ARE IN BOLDFACE**

Fox, Byrd & Co. PC  
Ham, Langston & Brezina LLP  
Hamby & Hengeli LLC  
Henry & Peters PC  
JRBT and JRBT Bank Consulting  
Moss Adams LLP  
Pattillo, Brown & Hill LLP  
RSM US LLP  
Seidel Schroeder  
Steven H. Shimotsu CPA  
Stovall, Grandey & Allen LLP  
Whitley Penn LLP

**CREDIT CARD PRODUCTS, SERVICES AND ACCESSORIES**

ICBA Bancard  
TCM Bank NA

**CURRENCY COUNTER, COIN WRAPPERS, SORTERS, BACK-OFFICE COIN COUNTERS**

**Glory Global Solutions**

**CUSTOMER LOYALTY PRODUCTS AND SERVICES**

Agent IQ

**CUSTOMER RELATIONSHIP MANAGEMENT**

Agent IQ

**CYBERSECURITY**

Accume Partners  
CalTech  
Computer Services Inc. (CSI)  
Computer Transition Services Inc.  
Dell Technologies  
Siron  
Futurism Technologies Inc.  
Semperis  
Vivitec

**DATA PROCESSING**

Computer Service  
Professionals Inc. (CSPI)  
Computer Services Inc. (CSI)  
DCI (Data Center Inc.)  
Fiserv  
IBT Apps  
Jack Henry & Associates  
Modern Banking Systems  
Nicola Banking System  
ProcessMaker

**DEBIT CARD PRODUCTS, SERVICES AND ACCESSORIES**

ICBA Bancard  
SHAZAM  
TransFund

**DEBT CANCELLATION**

**American National Insurance Co.**  
Central States Health & Life Co. of Omaha

**DESIGN AND COLLATERAL**

Kameo Marketing LLC

**DIGITAL MORTGAGE AND FULFILLMENT SOLUTIONS**

Promontory MortgagePath LLC

**DISASTER-RECOVERY FACILITIES PROGRAM**

MPA Systems Inc.

**DOCUMENT-RELATED PRODUCTS AND SERVICES**

Computer Service  
Professionals Inc. (CSPI)  
**Deluxe Corp.**  
HC3  
PPDocs Inc.  
Robertson Anschutz Vettors LLC  
Schwartz | Manente

**ELECTRONIC BANKING SERVICES**

Computer Service Professionals  
Inc. (CSPI)

**ELECTRONIC PAYMENTS RESOURCE**

ePayResources  
Fitech by Deluxe

**EMPLOYEE BENEFITS**

**MyTelemedicine**  
Seidel Schroeder

**ENDORSEMENT MARKETING**

IBAT Services Inc.

**ENERGY SERVICES**

Partner Engineering and Science Inc.

**ENVIRONMENTAL RISK MANAGEMENT**

Partner Engineering and Science Inc.  
Phase Engineering Inc.

**EQUIPMENT AND SUPPLIES**

Bancsource  
Comco Systems  
**Diebold Nixdorf**  
Hamilton Vaultronics  
Smith Hamilton Inc.

## EQUIPMENT LEASING

Capital Asset Resources  
QTS Inc.  
Rinaldi Advisory Services

## EXECUTIVE AND DIRECTOR BENEFIT PLANS

Bank Compensation Consulting Inc.  
NFP Executive Benefits  
The Todd Organization

## EXECUTIVE RECRUITING

Kinsey Management LLC  
Kreps-Colgan & Associates  
Executive Search LLC

## EXPENSE MANAGEMENT

**Deluxe Corp.**  
Strategic Resource Management Inc.

## FACTORING

Catalyst Financial Co.  
Craig Terrill Hale & Grantham LLP  
Gulf Coast Business Credit  
Traditions Commercial Finance LLC

## FINANCIAL INSTITUTION REGULATION

Fenimore, Kay, Harrison & Ford LLP  
Hunton Andrews Kurth LLP  
Langley & Banack Inc.  
Stinson LLP

## FORMS

**Deluxe Corp.**

## FRAUD PROTECTION AND REMEDIATION

Andrews Positive Change Projects LLC  
**Deluxe Corp.**  
ENACOMM Inc.  
Innovatus Advisory Group  
MoneyGram Payment Systems Inc.  
United States Secret Service—  
Houston Field Office  
Verafin Inc.

## FURNITURE

Haltner Design + Build

## HEALTH CARE TELEMEDICINE

**MyTelemedicine**

## HOST AND NETWORK INTRUSION PREVENTION SERVICE

Secureworks

## HUMAN RESOURCE PRODUCTS AND SERVICES

Catalyzer  
Insperity  
Kinsey Management LLC  
Questco

## INFORMATION TECHNOLOGY

BKD LLP  
**CalTech**  
Computer Transition Services Inc.  
CoNetrix  
Crowe LLP  
ENACOMM Inc.  
Finastra  
Futurism Technologies Inc.  
Hogan Financial Systems Inc.  
KlariVis  
Reliable IT  
RSM US LLP  
**Secureworks**  
Whitehat Virtual Technologies  
Yennik Inc.

## INFORMATION TECHNOLOGY AUDITS

Accume Partners  
CLA (CliftonLarsonAllen LLP)  
CoNetrix  
Dixon Hughes Goodman LLP

## INFORMATION TECHNOLOGY SERVICES— MANAGED

**CalTech**  
Computer Services Inc. (CSI)  
FIS  
Whitehat Virtual Technologies

## INSURANCE PRODUCTS AND SERVICES

### GENERAL INSURANCE

**American National Insurance Co.**  
AmTrust North America  
IBAT Financial Services  
Lee & Mason Financial Services Inc.  
NFP Executive Benefits  
Securian Financial Group  
Southwestern Regional Insurance Center  
Travelers

### BANK-OWNED LIFE INSURANCE

Bank Compensation Consulting Inc.  
Newcleus  
NFP Executive Benefits  
The Todd Organization

### BLANKET BOND INSURANCE

AmTrust North America  
IBAT Financial Services

### COLLATERAL PROTECTION INSURANCE

American National Insurance Co.  
Dunkin & Associates  
Lee & Mason Financial Services Inc.

### CREDIT LIFE INSURANCE

**American National Insurance Co.**  
Central States Health & Life Co. of Omaha  
Dunkin & Associates  
Southwestern Regional Insurance Center

### CUSTOMER INSURANCE

Econ-O-Check Corp.  
Southwestern Regional Insurance Center

## FDIC CD INSURANCE

**IntraFi Network**

## GAP WAIVER INSURANCE

**American National Insurance Co.**  
**CP Insurance Associates**

## GROUP HEALTH AND DENTAL INSURANCE

**Advantage Health Plans Trust**  
Insperity  
Questco

## HEALTH AND MAJOR MEDICAL INSURANCE

**Advantage Health Plans Trust**

## INVOLUNTARY UNEMPLOYMENT INSURANCE

**American National Insurance Co.**

## LONG-TERM AND SHORT-TERM DISABILITY INSURANCE

**Advantage Health Plans Trust**

## PROPERTY AND CASUALTY INSURANCE (COMMERCIAL)

AmTrust North America  
IBAT Financial Services

## VOLUNTARY LIFE INSURANCE

**Advantage Health Plans Trust**

## INTERIOR DESIGN AND RETAIL MERCHANDISING

Haltner Design + Build  
**MG Architects**  
Rogers-Ford L.C. Architecture  
& Interior Design

## INTERNAL AUDITS

Accume Partners  
Andrews Positive Change Projects LLC  
BKD LLP  
Briggs & Veselka LLP  
Carr, Riggs & Ingram CPAs and Advisors  
CLA (CliftonLarsonAllen LLP)  
Condley and Co. LLP  
CrossCheck Compliance LLC  
Dixon Hughes Goodman LLP  
Eide Bailly LLP  
Finley & Cook PLLC  
Fox, Byrd & Co. PC  
Ham, Langston & Brezina LLP  
Hamby & Hengeli LLC  
Henry & Peters PC  
Pattillo, Brown & Hill LLP  
RSM US LLP  
Seidel Schroeder  
Stovall, Grandey & Allen LLP

## INTERNET BANKING PRODUCTS AND SERVICES

DCI (Data Center Inc.)  
Fiserv

## INTERNET SECURITY

Cook Solutions Group Inc.  
**Secureworks**

## INVESTMENT BANKING

The Bank Advisory Group  
Commerce Street Capital LLC  
Griffin Financial Group LLC  
Performance Trust Capital Partners LLC  
Piper Sandler & Co.  
Raymond James  
Stephens Inc.

## INVESTMENT MANAGEMENT SERVICES

**The Baker Group**  
FHN Financial

## INVESTMENT PRODUCTS

Commerce Street Capital LLC  
ICBA Securities  
Piper Sandler & Co.  
Raymond James

## LAW FIRMS/LEGAL PRODUCTS AND SERVICES

Alston & Bird LLP  
Black, Mann & Graham LLP  
Bracewell LLP  
Craig Terrill Hale & Grantham LLP  
Fenimore, Kay, Harrison & Ford LLP  
Hunton Andrews Kurth LLP  
Kennedy Sutherland LLP  
Kessler & Collins PC  
Langley & Banack Inc.  
Norton Rose Fulbright US LLP  
PPDocs Inc.  
Robertson Anschutz Vettors LLC  
Schwartz | Manente  
Spencer Fane LLP  
Sprouse Shrader Smith PLLC  
Stinson LLP  
Texas Dispute Resolution System

## LOAN PRODUCTS AND SERVICES

Abrigo  
Appraisal Firewall  
The Bankers Bank  
Bankers Healthcare Group LLC  
Briggs & Veselka LLP  
Central States Health & Life Co. of Omaha  
Chatham Financial  
Condley and Co. LLP  
Full Skope  
GSB Mortgage Inc. (Bank of the West)

**IBAT ENDORSED SERVICE PROVIDER  
PRODUCTS ARE IN BOLDFACE**

ICBA Securities  
IntelliCredit  
Kasasa  
LiftFund Inc.  
Moody's Analytics  
Pattillo, Brown & Hill LLP  
PPDocs Inc.  
Risk Management Partners LLC  
SolomonEdwards  
Top Flite Financial Inc.  
Upgrade  
USDA Rural Development

## LOCK BOX PRODUCTS AND SERVICES

Bancsource

## MANAGED SERVICES

Hogan Financial Systems Inc.  
IBT Apps  
Vivitec

## MARKETING

Adrenaline  
Econ-O-Check Corp.  
Haberfeld  
Kameo Marketing LLC  
Onovative

## MARKETING CAMPAIGNS—TURNKEY

**Deluxe Corp.**

## MERCHANT SERVICES

BancCard  
**Fitech by Deluxe**  
ICBA Bancard  
TransFund

## MERGER-AND-ACQUISITION SERVICES

Alston & Bird LLP  
The Bank Advisory Group  
Bracewell LLP  
Commerce Street Capital LLC  
Fenimore, Kay, Harrison & Ford LLP  
Griffin Financial Group LLC  
Kennedy Sutherland LLP  
Langley & Banack Inc.  
Performance Trust Capital Partners LLC  
RSI & Associates Inc.  
Spencer Fane LLP  
Stephens Inc.  
Stinson LLP  
Verde Financial Services Inc.

## MOBILE BANKING SOLUTIONS

Agent IQ  
Alkami  
Computer Service  
Professionals Inc. (CSPI)  
DCI (Data Center Inc.)  
Diebold Nixdorf  
IBT Apps

## MODULAR BANK BUILDINGS

MPA Systems Inc.

## MORTGAGE PRODUCTS AND SERVICES

America's Choice Home Loans  
AmeriHome Correspondent  
Bankers Mortgage  
Federal Home Loan Bank of Dallas  
Finastra  
Gateway First Bank,  
Correspondent Lending  
GSB Mortgage Inc. (Bank of the West)  
PPDocs Inc.  
Promontory MortgagePath LLC  
Robertson Anschutz Vettors LLC  
Top Flite Financial Inc.

## ON-HOLD MESSAGES

Works24/Bank On Hold

## OVERDRAFT PROGRAM CONSULTING

**JMFA**  
Strunk LLC

## PAYMENT SYSTEMS

BancCard  
CGI Technologies and Solutions Inc.  
Fitech by Deluxe  
ICBA Bancard

## PAYROLL PROCESSING

Deluxe Corp.  
JRBT and JRBT Bank Consulting  
Questco

## PENETRATION TESTING

CoNetrix  
Vivitec

## PRINTING SERVICES

Taylor Print Impressions  
(formerly Curtis 1000)  
HC3

## PROFESSIONAL EMPLOYER ORGANIZATIONS

Questco

## PROFITABILITY ANALYSES

InfoAgora Inc.  
Journey Technology Solutions  
RSI & Associates Inc.

## PROFITABILITY ENHANCEMENTS

Arriba Advisors  
Strategic Resource Management Inc.

## PROMOTIONAL ITEMS

**Deluxe Corp.**  
Taylor Print Impressions  
(formerly Curtis 1000)  
Pecans.com



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SOLUTIONS FOR  
YOUR BUSINESS**

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Save an additional  
5-10% OFF**



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IBAT Members Save an Extra 5-10% OFF! Contact IBAT's Account Executive, Amy, at [Amy\\_Henry@dell.com](mailto:Amy_Henry@dell.com) or call 855-900-5548 to speak with a Small Business Advisor.



**Amy Henry**

Strategic Partnership Account Executive

Dell | Small Business

 [Amy\\_Henry@Dell.com](mailto:Amy_Henry@Dell.com)

**DELL** Technologies



**IBAT  
Endorsed  
Provider**

**QUICKCHANGE MACHINES****Glory Global Solutions****REAL ESTATE PRODUCTS AND SERVICES—COMMERCIAL**

Craig Terrill Hale & Grantham LLP  
Qualtik  
S&P Global Market Intelligence

**RETIREMENT PLAN SERVICES**

Ascensus  
JRBT and JRBT Bank Consulting  
Pentegra Retirement Services

**REWARD CHECKING**

FINTX LLC

**REWARDS PROGRAMS**

Kasasa

**RISK MANAGEMENT**

Andrews Positive Change Projects LLC  
Chatham Financial  
ePayResources  
InfoAgora Inc.  
Insperty  
IntelliCredit  
Moody's Analytics  
Qualtik  
QwickRate  
S&P Global Market Intelligence  
**Secureworks**  
SolomonEdwards  
Strunk LLC  
Turner Consulting Services LP  
USDA Rural Development  
Verafin Inc.  
Verde Financial Services Inc.  
WolfPAC Integrated Risk Management

**SAFE DEPOSIT BOXES**

Comco Systems  
Hamilton Vaultronics

**SAFE DEPOSIT FORMS, EQUIPMENT AND SERVICES**

**Diebold Nixdorf**

**SECURITY AND RISK CONSULTING**

Reliable IT  
**Secureworks**

**SECURITY AND PROTECTION SERVICES**

ADT Commercial  
Comco Systems  
Cook Solutions Group Inc.  
Diebold Nixdorf  
NuSource Financial  
STS Group  
United States Secret Service—  
Houston Field Office

**SIGNAGE SOLUTIONS**

Adrenaline

**SOFTWARE**

DCI (Data Center Inc.)  
Diebold Nixdorf  
Finastra  
FIS  
Full Skope  
IBT Apps  
InfoAgora Inc.  
Jack Henry & Associates  
KlariVis  
Modern Banking Systems  
Nicola Banking System  
Qualtik  
SHAZAM  
StreetShares Inc.

**STATIONERY AND OFFICE SUPPLIES**

Deluxe Corp.

**STOCK APPRAISERS**

The Bank Advisory Group  
RSI & Associates Inc.

**STUDENT LOAN SERVICES/MARKETING**

**College Ave Student Loans**

**TAX SERVICES**

Carr, Riggs & Ingram CPAs and Advisors  
Eide Bailly LLP  
Finley & Cook PLLC  
Hamby & Hengeli LLC  
RSM US LLP  
Seidel Schroeder  
Stovall, Grandey & Allen LLP  
Whitley Penn LLP

**TECHNOLOGY CONSULTING AND SUPPORT**

CalTech  
Computer Transition Services Inc.  
CoNetrix  
**Dell Technologies**  
Glory Global Solutions  
KlariVis  
Reliable IT  
UBEO Business Services  
Vivitec

**TELECOM ASSESSMENTS**

CLA

**TELECOMMUNICATIONS**

ENACOMM Inc.

**TRAINING**

Ascensus  
Catalyzer  
Cerfis Group Inc.  
The James Paul Group  
Kinsey Management LLC  
Pinnacle Financial Strategies  
ProBank Austin

**TRUST SERVICES**

JRBT and JRBT Bank Consulting

**UCC SERVICES**

S&P Global Market Intelligence

**VENDOR MANAGEMENT**

Strategic Resource Management Inc.

**WEALTH MANAGEMENT**

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INDEPENDENT BANKERS ASSOCIATION of TEXAS

## Associate Members by Company

Active Members as of June 1, 2021

### Abrigo

Austin, Texas

Member since 2017

Jill Cacic

jill.cacic@abrigo.com

512/279-5700 | 888/201-2231

www.abrigo.com

**PRODUCTS:** BSA/AML; loan products and services

Abrigo is a leading technology provider of compliance, credit risk and lending solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes—from anti-money laundering to fraud detection to lending solutions—empowering by addressing their enterprise risk management needs.

### Accubbranch

Dallas, Texas

Member since 2016

Howard Etheridge

hetheridge@accubbranch.com

214/577-7431

www.accubbranch.com

**PRODUCTS:** branching strategies

Accubbranch provides high-level, research-based real estate advisory services for strategic planning and growth. We are strategic location experts for branch expansion.

### Accume Partners

Houston, Texas

Member since 2002

Bobby Adams

badams@accumepartners.com

281/942-8229

www.accumepartners.com

**PRODUCTS:** compliance; cybersecurity; internal audit; IT audit

Accume Partners is an industry leading internal audit, risk management, compliance and advisory firm that delivers quality innovative solutions to Texas banks, fostering long-term relationships and returning lasting value. Our services include internal audit, IT audit, cybersecurity, IT risk and compliance, banking compliance and enterprise risk management.



ADRENALINE

### Adrenaline

Atlanta, Georgia

Member since 2018

Chelsea Hinkel

chinkel@adrenalineagency.com

404/252-9995

www.adrenalineagency.com

**PRODUCTS:** advertising; architecture, planning and interior design; marketing; signage solutions

Adrenaline is an experience design agency specializing in the financial services industry. We create and implement brands and retail environments across physical and digital channels. From idea through implementation, from one channel to the next we create it—then fuse it all together.

### ADT Commercial

San Antonio, Texas

Member since 2020

Gary Guerrero

GaryGuerrero@adt.com

210/850-9974

www.adt.comcommercial/banking

**PRODUCTS:** ATM/EFT products, networks and security; branching strategies; cash products and services; security and protection services

ADT Commercial has invested in its commercial security business through key, strategic acquisitions, assembling talent and capabilities from top financial services systems integrators to provide a holistic approach to meet the needs of the U.S. financial services industry. ADT Commercial is a full-service bank equipment provider with a comprehensive suite of pneumatic drive-up, ATMs, ITMs, TCRs and managed service solutions, backed by customer-focused service delivery.



ADVANTAGE

HEALTH PLANS TRUST

### Advantage Health Plans Trust

Oklahoma City, Oklahoma

Member since 2006

Melissa Nance

mnance@kemptongroup.com

979/716-9166; 800/521-1711

www.advantagehealthplans.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**

**group health and dental; health and major medical programs;** long-term and short-term disability; **voluntary life; wellness program**

Administered by The Kempton Co. and only available to IBAT member banks, AHPT is a health plan run by community bankers for community bankers. The Co. has been in continuous operation since 1977 and offers health, life, dental, vision, long and short term disability and wellness benefits to participating member banks.



IBAT  
Endorsed  
Provider



### Agent IQ

San Francisco, California

Member since 2019

Soren Bested

soren@agentiq.com

844/243-6847

agentiq.com

**PRODUCTS:** customer loyalty products and services; customer relationship management; mobile banking solutions; web conference

Agent IQ is a customer engagement platform, supercharged with AI, that improves communication and engagement between financial institutions and their customers, leading to happier, more loyal and more profitable customers. Features include web chat, mobile chat and video chat, as well as customer insights that can drive profitability. AI-powered banker support creates scalability and efficiency.



### Alkami Technology Inc.

Plano, Texas

Member since 2019

Stan Cowan

stan.cowan@alkami.com; 469/573-4120

www.alkami.com

**PRODUCTS:** mobile banking solutions

Alkami Technology Inc. is a leading cloud-based digital banking solutions provider for financial institutions in the U.S. that offers digital banking and fraud protection services to more than 225 banks and credit unions. Alkami's bold investments in people and technology enable remarkable financial institutions to grow confidently, adapt quickly and build thriving digital communities.

### Alston & Bird LLP

Dallas, Texas

Member since 2016

Sanford Brown

Sanford.Brown@alston.com

214/922-3400

www.alston.com

**PRODUCTS:** law firms/legal products and services; merger and acquisition services

Alston & Bird's financial services team is among the most recognized in the country, ranking third for bank M&A, based on deal volume in 2020, as reported by S&P Global Market Intelligence. With a team of lawyers with bank regulatory proficiency, consumer finance and compliance experience, and payment systems prowess, Alston & Bird can handle your institution's complex transactions and day-to-day needs.



### American National Insurance Co.

League City, Texas

Member since 1989

Kevin Moore

kevin.moore@americannational.com

281/535-7469

www.anico-cid.com

**PRODUCTS (IBAT ENDORSED IN BOLD):** collateral protection insurance; **credit life insurance; debt cancellation; gap waiver insurance; general insurance;** involuntary unemployment insurance

American National markets a complete portfolio of credit insurance and debt cancellation products. These products help reduce default risk and generate fee income, all while protecting your customer's financial security.



IBAT  
Endorsed  
Provider

### America's Choice Home Loans

Houston, Texas

Member since 2019

Philip Cloutier

philip@wechooseamerica.com

713/821-9700 | 877/866-5626

www.wechooseamerica.com

**PRODUCTS:** mortgage products and services

America's Choice Home Loans was founded in 1998 and is a full-service mortgage Co.. We are proud to call Texas home. Through its partnership, you gain access to the secondary mortgage market, while avoiding the costs associated with back-office mortgage fulfillment services like processing, compliance, underwriting, closing and funding.

### AmeriHome Correspondent

Irving, Texas

Member since 2021

Michael Wooten

michael.wooten@amerihome.com

214/983-0380

correspondent.amerihome.com

**PRODUCTS:** correspondent banking; mortgage products and services

AmeriHome is the third largest correspondent investor in the country, with clients including community and regional banks of all sizes. As a subsidiary of Western Alliance Bank, one of the country's top-performing banking companies, AmeriHome brings a unique value proposition to mortgage originators. AmeriHome offers a full suite of agency, government and specialty products, both delegated and non-delegated, to support their clients' growth.

### AmTrust North America

Cleveland, Ohio

Member since 2019

Mark Reynolds

Mark.Reynolds@AmTrustGroup.com

216/643-5882 | 866/203-3037

www.amtrustgroup.com

**PRODUCTS:** blanket bond insurance; general insurance; property and casualty insurance (commercial)

AMTrust North America is rated "A-" (Excellent) by A.M. Best. The Co. provides a broad suite of insurance customizable for financial institutions, including management liability, bond and property and casualty products.



### Andrews Positive Change Projects LLC

Irving, Texas

Member since 2009

Rebecca Andrews

rebecca@andrewspositivechange.com

214/930-4580

www.andrewspositivechange.com

**PRODUCTS:** compliance; fraud protection and remediation; internal audit; risk management

Andrews Positive Change Projects LLC provides AML/BSA, internal/operational audits, ACH, fraud, compliance, risk management and consulting services. Principal Rebecca A. Andrews, MBA, CIA, CFE, CAMS, CICA is also COSO certified in internal controls with 49 years' experience in teaching, bank audit and compliance, both domestic and internationally.

### Appraisal Firewall

San Antonio, Texas

Member since 2020

Joe Ware

joe@sharperlending.com

210/347-5480 | 800/452-1174, ext. 1315

www.appraisalfirewall.com

**PRODUCTS:** loan products and services

Appraisal Firewall is a comprehensive, time-saving residential and commercial appraisal platform that enables lenders to manage their direct appraisers and AMCs from a single, secure solution. Additional solutions include: Appraisal Scorecard, a new breed of automated appraisal reviews; and Verisite, a mobile inspection tool for new construction, portfolio analysis and equity lending. Integrated into all the major LOS's to achieve superior loan process efficiency.

### Arriba Advisors

Tampa, Florida

Member since 2020

George McGourty

gmcgourty@arribaadvisors.com

813/999-0881 | 813/340-4999

www.arribaadvisors.com

**PRODUCTS:** consulting-financial; profitability enhancements

Arriba Advisors helps community banks evaluate, select and negotiate critical banking technologies such as core, digital, LOS and payments processing. Our partners are former bank tech vendor execs with years of experience negotiating technology contracts. Bring 100-plus years of vendor exec expertise to your side of the table!

**Ascensus**

Brainerd, Minnesota  
Member since 2019  
Joseph Doolittle  
joseph.doolittle@ascensus.com  
218/825-5885 | 800/346-3860  
www.ascensus.com

**PRODUCTS:** retirement plan services;  
training

For more than 40 years, Ascensus has delivered comprehensive IRA and HSA education and solutions to the banking industry. The firm's solutions offer capabilities to streamline operations while maintaining regulatory compliance. Ascensus helps people save for what matters—retirement, education and health care. The firm offers tailored solutions that meet the needs of financial institutions, state governments, financial advisors, employers and individuals.



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**Atlas—Powered by StreetShares Inc.**

Reston, Virginia  
Member since 2019  
Sanjay Bhaskar  
sbhaskar@streetshares.com  
571/325-2963  
go.streetshares.com/atlas  
**PRODUCTS:** software

Atlas is an award-winning lending platform from StreetShares, a fintech-focused small business lending software products. Atlas has been used by hundreds of financial institutions for business lending and offers a streamlined user interface, digital borrower application and digital dashboard for lenders.

**The Baker Group**

Austin, Texas  
Member since 1994  
Mike Mackey  
mikem@gobaker.com  
888/480-0301 | 888/480-0301  
www.gobaker.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**

**asset/liability management; broker/dealer services; investment management services**

The Baker Group is one of the nation's largest independently owned securities firms specializing in asset/liability and investment portfolio management for community financial institutions. We've helped our clients improve decision-making, manage interest rate risk and maximize investment portfolio performance since 1979.

**BancCard**

Sugar Land, Texas  
Member since 2020  
Danny Henderson  
dhenderson@bancard.com  
832/367-4292 | 888/741-2262  
www.bancard.com

**PRODUCTS:** merchant services;  
payment systems

BancCard offers transaction processing to businesses accepting credit cards as payments. Customers have the option of accepting payments through our expansive product selection, including mobile payments, e-commerce, POS systems, EMV terminals, virtual terminals and more. BancCard has partnerships with more than 40 community banks in Texas and 600 banks nationwide.

**Bancsource**

Springfield, Missouri  
Member since 2017  
Shawna Allen  
shawna.allen@bancsource.net  
800/456-4848 | 800/456-4807  
www.bancsource.net

**PRODUCTS:** ATM/EFT products, networks and security; equipment and supplies; cash products and services; lock box products and services

Bancsource is a comprehensive banking equipment, services and supplies provider. We are a Hyosung preferred provider and a multi-service provider, including Hyosung, Diebold, NCR, Triton and many others for total fleet management. Bancsource offers customized solutions to maximize customer experience and ROI. ATM, ITM and teller cash recycler solutions, service and repair. Core-connected branch transformation technology. Cash automation. Managed services. Banking equipment and supplies.

**The Bank Advisory Group**

Bank M&A Specialists • Bank Stock Appraisers

**The Bank Advisory Group**

Austin, Texas  
Member since 1990  
Stephen Skaggs  
stephen\_skaggs@bankadvisory.com  
512/263-8800  
www.bankadvisory.com

**PRODUCTS:** stock appraisers; investment banking; merger and acquisition services

Specialists in valuations and bank mergers and acquisitions. M&A services include: initiating transactions for potential sellers; support, strategic advice and analysis for buyers, sellers and merger partners; issuance of fairness opinions; expert testimony for legal proceedings. Bank stock valuations of community banks for employee benefit plans, shareholder agreements, estates and stock repurchases.

**Bank Compensation Consulting Inc.**

Plano, Texas  
Member since 2004  
Kathy Smith  
kathy.smith@bcc-usa.com  
972/781-2020 | 800/781-2099  
www.bcc-usa.com

**PRODUCTS:** bank-owned life insurance; compensation strategies; executive and director benefit plans

Bank Compensation Consulting specializes in assisting financial institutions with the evaluation of their compensation programs by identifying deficiencies in their current programs and creating customized plans and offsetting the cost with bank-owned life insurance (BOLI). BCC has completed SSAE 18 SOC certification and provides ongoing administrative support and guidance on these plans.



#### The Bankers Bank

Oklahoma City, Oklahoma  
Member since 2010  
Steve McIlhaney  
smcilhaney@tbb.bank  
405/848-8877 | 800/522-9220  
www.tbb.bank

**PRODUCTS:** correspondent banking;  
loan products and services

The Bankers Bank is a full-service correspondent bank for community banks in Texas, Oklahoma and New Mexico. We assist with loans to holding companies, bank stock loans, overline participations, cash letter processing, debit/credit cards and compliance review. If your bank needs help, we can do it.

#### Bankers Healthcare Group LLC

Syracuse, NY  
Member since 2008  
James Crawford  
jim@bhg-inc.com  
315/415-9511 | 866/588-7910  
www.bhgbanks.com

**PRODUCTS:** loan products and services

Since 2001, Bankers Healthcare Group has provided loan products to a network of more than 1,000 banks, nationwide. BHG has underwritten more than \$20 billion in funding requests and worked with tens of thousands of health care and other professionals throughout the U.S. BHG's loan program has become a secure, innovative opportunity for banks to achieve asset growth and portfolio diversification.

## Bankers Mortgage

#### Bankers Mortgage

Edmond, Oklahoma  
Member since 2018  
Teresa Lyman  
teresa.lyman@bankersmortgage.com  
405/348-0300  
bankersmortgage.com

**PRODUCTS:** mortgage products and services

Bankers Mortgage provides community banks with access to the secondary markets for residential mortgages. Bankers Mortgage offers your bank an opportunity to earn fee income, serve your customers better and attract new clients without adding overhead. Additionally, the program fits well into a bank's CRA compliance strategies.



#### CPAs & Advisors

#### BKD LLP

Houston, Texas  
Member since 2001  
Gordon Dobner  
gdobner@bkd.com  
713/499-4600  
www.bkd.com

**PRODUCTS:** compliance; CPA services;  
information technology; internal audit

BKD LLP is one of the largest CPA and advisory firms in the country. Our financial institution services include audit, tax compliance and consulting, internal audit outsourcing, loan review, regulatory compliance, information technology consulting and security services, merger-and-acquisition consulting, and ESOP planning to more than 1,400 financial institutions.

#### Black, Mann & Graham LLP

Houston, Texas  
Member since 2021  
Ryan Black  
rblack@bmandg.com  
972/353-4174  
www.bmandg.com

**PRODUCTS:** compliance; law firms/legal products and services

Black, Mann & Graham (BM&G) has prepared more than 1 million residential mortgage document packages since its founding in 2000. Lenders utilize BM&G's doc prep capabilities to meet a variety of needs, from meeting practice of law requirements in Texas to drawing compliant packages in all 50 states and the District of Columbia.

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**Bracewell LLP**

Houston, Texas

Member since 2000

Will Anderson

will.anderson@bracewell.com

713/223-2300

www.bracewell.com

**PRODUCTS:** law firms/legal products and services; merger and acquisition services

Bracewell LLP has a long history of representing community banks in Texas. With offices in all major Texas cities, Bracewell offers high-quality and cost-effective service to its banking clients on a wide range of matters, including mergers and acquisitions, litigation and capital markets transactions, including public and private offerings.

**Briggs & Veselka LLP**

Houston, Texas

Member since 2004

Brenda Varela

bvarela@bvccpa.com

713/667-9147

www.bvccpa.com

**PRODUCTS:** compliance; CPA services; internal audit; loan products and services

Briggs & Veselka has one of the largest financial services practices in Texas, offering sophisticated operations consulting in addition to audit and tax compliance. Our team consists of 150 years combined banking experience, including internal audit, regulatory compliance, loan review, information technology audit and FDICIA support. We listen, lead and collaborate, striving to establish a legacy of loyalty.

**CalTech**

San Angelo, Texas

Member since 2005

Brad Giddens

brad.giddens@caltech.com

325/223-6100 | 877/223-6401

www.caltech.com

**PRODUCTS (IBAT ENDORSED IN BOLD):** cybersecurity; **information technology; information technology services—managed (Everspace);** technology consulting and support

At CalTech, we help your community bank stress less about IT, allowing you to spend more time taking care of your clients, increasing your security standing and improving the productivity of your team.

**Capital Asset Resources**

Southlake, Texas

Member since 2018

Taylor Cromer

tcromer@capitalassetresources.com

817/416-8347

www.capitalassetresources.com

**PRODUCTS:** equipment leasing

With our help, the bank can capture additional lending relationships with commercial clients without sacrificing credit safety. Our bank leasing products help you cross-sell a valuable financial service, which enhances your customer retention. This program provides commercial operating leases to customers of the bank. It is designed to offer customers flexible, competitive financing and lease terms for commercial equipment and vehicles.

**Carr, Riggs & Ingram CPAs and Advisors**

Dallas, Texas

Member since 2011

Doug Koval

dkoval@CRICpa.com

214/346-5800

www.cricpa.com

**PRODUCTS:** compliance; internal audit; tax services

Carr, Riggs & Ingram (CRI) is a top 20 full-service CPA and advisory firm, serving 10 states across the U.S., including Texas. CRI's professionals work with more than 200 financial institutions, ranging from de novo institutions to publicly traded regional bank holding companies, providing opinion audit, tax, internal audit, Bank Secrecy Act, consumer compliance, loan review, mergers and acquisition consulting, SOX/FDICIA compliance and IT audit services.

**Catalyst Financial Co.**

Houston, Texas

Member since 2007

Keary Barnes

kbarnes@catfinco.com

281/870-9182

www.catfinco.com

**PRODUCTS:** accounts receivable products and services; factoring

Catalyst Financial Co. has been providing factoring services for more than 25 years for small- to medium-sized businesses in a variety of industries throughout Texas. Catalyst helps promote the bank's image as a full-service financial provider. Our experience allows us to serve as an incubator for early-stage growth companies.



IGNITE GREAT

**Catalyzer**

Lansing, Kansas

Member since 2019

Stephen Ingalls

ingalls@teamcatalyzer.com

913/547-0665

www.teamcatalyzer.com

**PRODUCTS:** consulting-general; human resource products and services; training

Catalyzer is a leadership/organizational development Co.. We collaborate with organizations to develop tailored leadership programs, provide one-on-one coaching (executives to emerging leaders) and support strategic and other people-focused initiatives. Led by business executives, former military leaders and Academy graduates, Catalyzer provides "best of" development programs based on our 10 years of work with community banks and associations around the country.

**Central States Health & Life Co. of Omaha**

Omaha, Nebraska

Member since 2010

Dean Gristy

dgristy@cso.com

402/397-1111

www.cso.com

**PRODUCTS:** credit life insurance; debt cancellation; loan products and services

CSO is a leader in debt-protection products and provides innovative solutions and value to its lending partners. We're uniquely positioned to capitalize on a dual-focus of credit life and disability products and debt-cancellation programs. Our extensive network of sales and training professionals allow for responsive servicing of accounts.

**Century Bank**

Albuquerque, New Mexico

Member since 2019

Robert F. Strong II

robert.strong@centurybnk.com

505/995-1205

www.mycenturybank.com

**PRODUCTS:** Correspondent Banking

Commercial bank domiciled in Santa Fe, New Mexico with a loan production office in Dallas, Texas. The LPO has commercial, real estate, equipment and municipal finance and correspondent banking. Correspondent banking includes the purchase and sale of over line participations up to \$15 million.

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Jerry McMillon, CPA  
Financial Institution Leader  
Texas  
972-383-5763  
Jerry.McMillon@CLAconnect.com

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AUDIT AND TAX

**Cerfis Group Inc.**

Dallas, Texas

Member since 2010

Jay Phillips

jay@cerfis.com

214/455-8846

www.cerfis.com

**PRODUCTS:** consulting-general; training

Cerfis Group Inc. is a collection of talented, seasoned professionals who possess a rich depth of experience in all facets of financial institution management. Based in Dallas, Cerfis was founded with the goal of bringing knowledge, expertise and success to banking institutions and bankers.

**CGI Technologies and Solutions Inc.**

Austin, Texas

Member since 2021

Rock Griffin

Rock.Griffin@cgi.com

617/599-9353

www.cgi.com

**PRODUCTS:** collections; payment systems

Financial technology consultants specializing in payments and collections systems. RPA, AI, asset-based lending, FX, AML.

**Chatham Financial**

Littleton, Colorado

Member since 2019

Ben Lewis

blewis@chathamfinancial.com

720/221-3500

www.chathamfinancial.com

**PRODUCTS:** asset/liability management; loan products and services; risk management

Chatham Financial helps community banks manage their balance sheet and meet customer demand for fixed rates through the prudent use of derivatives. Serving 180-plus financial institutions, the company has the depth of people, proven processes and robust technology to help banks de-mystify hedging and use these powerful tools to the advantage of the bank's customers and shareholders.

**CLA****(CliftonLarsonAllen LLP)**

Dallas, Texas

Member since 2016

Jerry McMillon

jerry.mcmillon@claconnect.com

512/340-7446, ext. 47426

www.claconnect.com

**PRODUCTS (IBAT ENDORSED IN BOLD):****BSA/AML; CECL allowance calculator;**

CPA services; internal audit; IT audit;

**telecom assessments**

The CECL allowance calculator, administered by CliftonLarsonAllen LLP (CLA) and BankTrends, estimates the potential impact of the new allowance for loan and lease losses (ALLL) accounting standard on your institution. CLA can also help reduce the cost of your telecom expenses without changing carriers. Its team of industry insiders can evaluate what your business spends on telecommunications expenses to help you eliminate waste and save money.

**College Ave****Student Loans**

Wilmington, Delaware

Member since 2019

Wynde Walker

wwalker@collegeave.com

571/243-4985

www.collegeavestudentloans.com/partner

**PRODUCTS:** student loan services and marketing

The College Ave Student Loans referral program allows IBAT member banks to refer customers with private student loan needs to College Ave for origination and servicing. In return, the bank will receive an attractive referral fee. College Ave provides a better student loan experience by offering products that are simple, clear and personalized for each borrower.



INNOVATION AT WORK

**Comco Systems**

Lake Dallas, Texas

Member since 2015

Patrick Johnson

pjohnson@comcosystems.com

940/230-2943, ext. 251

800/533-3794, ext. 251

www.comcosystems.com

**PRODUCTS:** equipment and supplies; safe deposit boxes; security and protection services

Get unmatched reliability, service and support for all of your equipment. Providing turnkey banking solutions for more than 50 years, Comco not only manufactures custom and standard pneumatic tube systems, we sell, service and install all physical and electronic equipment regardless of the manufacturer. Preventive maintenance, 24/7 technical support, customized agreements, pricing and contracts!

**Commerce Street Capital LLC**

Dallas, Texas

Member since 1999

William Gross

tgross@cstreetholdings.com

214/545-6801

www.commercestreetcapital.com

**PRODUCTS:** investment banking; investment products; merger and acquisition services

Commerce Street Capital is an investment banking firm serving financial institutions and middle-market companies. It values client collaboration and builds long-term relationships based on mutual respect, goals and integrity. The Co.'s practices include mergers and acquisitions, debt/equity placements, valuations/fairness opinions, bank capital services, SBIC funds, corporate/real estate finance and regulatory/due diligence services. Member FINRA/SIPC



**Computer Service Professionals Inc. (CSPI)**

Jefferson City, Missouri  
Member since 2020

Emily Twillman  
ETwillman@cspiinc.com  
573/556-3251 | 800/933-4873  
www.auroradigitalbanking.com

**PRODUCTS:** data processing; document-related products and services; electronic banking services; mobile banking solutions

As a valued software and service provider, CSPI focuses on the needs of today's progressive community banks. Our comprehensive Aurora product line offers online and mobile banking, document imaging, item processing and WebDeposit. CSPI is core-agnostic and utilizes API technologies to deliver a seamless interface with core processors. Let us help you automate processes to gain efficiencies while delivering industry-leading digital banking solutions that are focused on the user experience.

**Computer Services Inc. (CSI)**

Paducah, Kentucky  
Member since 1999  
Kevin Blaser  
associations@csiweb.com  
800/545-4274 | 800/545-4274  
www.csiweb.com

**PRODUCTS:** compliance; cybersecurity; data processing; information technology services—managed

As a leader in the fintech and regtech industries, CSI combines customer-first service with industry-leading solutions tailored to an organization's unique needs. Delivering dynamic, scalable products that leverage the latest trends, CSI is committed to empowering its partners to compete successfully.

**Computer Transition Services Inc.**

Lubbock, Texas  
Member since 2016  
Julie Heinrich  
jheinrich@ctsnet.com  
806/793-8961 | 800/687-2874  
www.ctsnet.com

**PRODUCTS:** computer products and services; cybersecurity; information technology; technology consulting and support

Computer Transition Services Inc. (CTSI) is an IT consulting firm with more than 30 years' experience in the financial industry. CTSI provides customized technology solutions for community banks that focus on security, disaster recovery and best practices. CTSI offers a fully managed security solution to meet the needs of your bank so you can rest assured your bank remains fully protected and compliant with industry standards. We offer everything from monitoring threats that are trying to penetrate your network, security assessments to help you evaluate your security posture and end-user training. Our highly trained staff utilizes strategic IT planning to meet your long-term business goals.

**Condley and Co. LLP**

Abilene, Texas  
Member since 2002  
Jeff Graham  
jeff.graham@condley.com  
325/677-6251  
www.condley.com

**PRODUCTS:** compliance; CPA services; internal audit; loan products and services

Condley and Co. LLP has been providing comprehensive accounting and advisory services to banks for more than two decades. Our services include external audits, directors' examinations, tax return preparation and guidance, compliance services, internal audits, ACH audits and loan reviews.

**CoNetrix**

Lubbock, Texas  
Member since 2008  
Kellie Hill  
khill@conetrix.com  
806/687-8600 | 800/356-6568  
www.conetrix.com  
www.tandem.app

**PRODUCTS:** information technology; IT audit; penetration testing; technology consulting and support

CoNetrix serves more than half of Texas banks with managed network and security services; Aspire-secure cloud hosting, recovery and files sharing; IT/GLBA audits, penetration testing, information security programs; and Tandem security and compliance software used by 1,400 financial institutions nationwide for managing risk assessments, business continuity plans, vendors and more.

**Cook Solutions Group Inc.**

Portland, Oregon  
Member since 2020  
Kyle Hempe  
kyle.hempe@cooksolutionsgroup.com  
503/351-1262 | 844/305-3665  
www.cooksolutionsgroup.com  
**PRODUCTS:** cash products and services; internet security; security and protection services

We provide everything banking—traditional, digital or remote. Utilizing the best in remote technologies, managed services and automation to maximize efficiencies through our centralized network operations center and national VAR network. Our solutions include professional services, middleware, server hosting and risk assessments, as well as alarm, video, access control, ATM-ITM-TCR—all cyber-compliant and managed through the Cook Command Center.



**Cornerstone Advisors Inc.**

Scottsdale, Arizona  
Member since 2016  
Brad Smith  
bsmith@crnrstone.com; 480/423-2030  
www.crnrstone.com  
**PRODUCTS:** consulting—general; consulting—financial

Cornerstone Advisors specializes in best practice strategy, technology and performance improvement for mid-size banks. Solution areas include strategy, performance, technology, contract negotiation, system selection and implementation, payments, risk management, delivery channels and research. Among Cornerstone's publications are the *GonzoBanker* industry blog and the *Cornerstone Performance Report* annual peer benchmarking study.

**CP Insurance Associates**

Huntsville, Texas

Member since 2021

Stephanie Pate

spate@cpiai.com

800/336-4118

www.cpaii.com

**PRODUCTS:** gap waiver insurance

CP Insurance Associates is a Texas-based Corp. founded in 1977 to specialize in lender-placed insurance. In addition to lender-placed insurance, we also provide insurance processing and tracking, escrow services and claims processing. We serve a variety of clients, including auto dealers, finance companies, credit unions and banks.

**Craig Terrill Hale & Grantham LLP**

Lubbock, Texas

Member since 2014

Kent Hale

kenth@cthglawfirm.com

806/744-3232

www.cthglawfirm.com

**PRODUCTS:** collections; real estate products and services; factoring; law firms/legal products and services

Our practice represents banks in loan documentation—both real property and personal property, agricultural financing, inventory financing and leasing and factoring, as well as the enforcement of the bank's lien on its collateral and on borrowers' debt. It includes work under articles 3, 3A, 4, 4A, 5 and 9 of the UCC—collection and lien enforcement. The firm also does creditor bankruptcy work, including chapters 11 and 12, as well as entity formation for bank customers.

**Creative Planning**

Overland Park, Kansas

Member since 2020

Clay Baker

clay.baker@creativeplanning.com

314/882-6940 | 1-866-273-284

www.creativeplanning.com

**PRODUCTS:** wealth management

Creative Planning is a nationally recognized firm offering comprehensive wealth management services. We work directly with banks to establish or enhance a wealth management program without replacing or competing with any current offerings. Our goal is to partner with you seamlessly to elevate your client offerings, improve existing relationships and generate new business opportunities.

**CrossCheck Compliance LLC**

Chicago, Illinois

Member since 2019

Clint Oden

coden@crosscheckcompliance.com

972/896-9046

www.crosscheckcompliance.com

**PRODUCTS:** BSA/AML; compliance; internal audit

CrossCheck Compliance LLC is a nationwide consulting firm providing regulatory compliance, internal audit, fair lending, loan review and litigation support services exclusively to the financial services industry. Our experts adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters and consultants.

**Crowe LLP**

Dallas, Texas

Member since 2012

Gina Green

gina.green@crowe.com

214/777-5200

www.crowe.com/industries/banking

**PRODUCTS:** CPA services; information technology

Crowe knows banking. With more than 50 years of experience serving financial institutions, Crowe LLP is recognized as an industry-leading provider of audit, tax, advisory, risk and performance improvement services to banks of all sizes. The community banks of Texas can count on Crowe LLP.

**DCI (Data Center Inc.)**

Hutchinson, Kansas

Member since 2017

Mark Harris

info@datacenterinc.com

620/694-6800

www.datacenterinc.com

**PRODUCTS:** data processing; internet banking products and services; mobile banking solutions; software

iCore360 award-winning core processing and iCoreGO digital banking solutions backed by bankers you know and trust. Companion solutions for data analytics, ATM network, teller/branch, origination, ADA website hosting and more. Privately owned and trusted by bankers nationwide for nearly 60 years.

**DEI Incorporated**

Brownwood, Texas

Member since 2013

Don Neill

dneill@dei-corp.com

513/825-5800

www.dei-corp.com

**PRODUCTS:** architecture, planning and interior design; construction maintenance and repair

DEI is a national design/build Co. that goes beyond the expected to turn your project into a growth opportunity. We create sales environments by incorporating all aspects of facility planning, through architecture, construction, interior design, branding and retail concept design. At DEI, we design and build to grow your business.

**Dell Inc.**

Round Rock, Texas

Member since 2007

Amy Henry

Amy\_Henry@Dell.com

346/234-0155

www.dell.com

**PRODUCTS (IBAT ENDORSED IN BOLD):** cybersecurity; **technology consulting and support**

Dell's go-to-market strategy targets bank members and associate members to offer enhanced discounts and expert technical consulting on all purchases.



# deluxe®

**Deluxe Corp.**

Shoreview, Minnesota

Member since 1992

Matt Clark

matt.clark@deluxe.com

651/490-8262 | 800/332-4234

www.fi.deluxe.com



**IBAT  
Endorsed  
Provider**

**PRODUCTS (IBAT ENDORSED IN BOLD):**

**check services; co-op bank supplies;  
document-related products and services;  
expense management; forms; fraud  
protection and remediation; payroll  
processing**

Deluxe is strategically transforming to a solutions provider that drives profitable growth for financial institutions through payments, marketing services, performance management and small-business marketing services. We offer best-in-class solutions that help acquire, onboard, grow, retain and win back profitable account relationships, generating net income and high return on investment.



Diebold Nixdorf

**Diebold Nixdorf**

North Canton, Ohio

Member since 1996

Tonya Myers-Jordan

Tonya.Myers-Jordan@dieboldnixdorf.com

330/490-4000

www.dieboldnixdorf.com



**IBAT  
Endorsed  
Provider**

**PRODUCTS (IBAT ENDORSED IN BOLD):**

**ATM/EFT products, networks and security;**  
branching strategies; **equipment and  
supplies;** mobile banking solutions; safe  
deposit forms, equipment and services;  
security and protection services; software

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 financial institutions, Diebold Nixdorf delivers unparalleled services and technology that are essential to evolve in an "always on" and changing consumer landscape. Technology solutions range from ATM security to omni-channel software and hardware, interactive video, core integration, managed services/outsourcing, etc. Diebold Nixdorf is also well known for its ability to help financial institutions develop or hone their branch and ATM strategies and to consult/advise on security at many levels.

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Core technology you can depend on...  
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### Principles for a Better Core Experience:

Your core provider relationship should perform as well as the technologies they provide.

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- **Fair contracts**, transparent and 100% coterminous, every time
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- **User-driven** core enhancements
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- **Open, frequent communication** and non-sales quarterly visits
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- **One core, one release** for all clients
- **Live support** 24/7 with guaranteed quick response
- **95% client satisfaction, 99% client renewal**



• info@datacenterinc.com •

IDC FinTech Top 100 • 3-Time BankNews Innovative Solutions Award Winner

**Dixon Hughes Goodman LLP**

Fort Worth, Texas

Member since 2016

Ashley Ensley

ashley.ensley@dhg.com

817/276-4147

www.dhg.com/financial-services

**PRODUCTS:** CPA services; internal audit;

IT audit

DHG financial services professionals provide in-depth industry knowledge and a wide range of advisory, assurance and tax services to address issues facing your industry in today's challenging environment.

**Dolphin Debit Access LLC**

Spring, Texas

Member since 2021

Joe Woods

jwoods@dolphindebit.com

281/255-0100

**PRODUCTS:** ATM/EFT products, networks and security

Dolphin Debit Access is an ATM outsourcing Co. based in Houston. Dolphin's outsource program eliminates capex requirements for ATM purchasing, reduces operating costs by 15 percent 30 percent and eliminates the headache of vendor management. You'll remain in complete control of your ATM fleet, save thousands and reduce the amount of time your staff is burdened with ATM issues. Dolphin is your one-point of accountability for ATM management.

**Dunkin & Associates**

College Station, Texas

Member since 1999

Doak Dunkin

doakc@ddunkin.com

979/922-5662 | 800/234-6401

www.ddunkin.com

**PRODUCTS:** collateral protection insurance; credit life insurance

Dunkin & Associates, an established leader in the payment protection industry, has provided products to 400-plus banks since 1967. It also provides GAP and vehicle service contracts for auto loans. State-of-the-art training and live chat are examples of how your team will succeed with payment protection.

**Eclipse Brand Builders LLC**

Suwanee, Georgia

Member since 2017

Tim Evans

tevans@eclipsebrandbuilders.com

678/894-4360

www.eclipsebrandbuilders.com

**PRODUCTS:** architecture, planning and interior design; bank branding; branching strategies

Eclipse Brand Builders provides comprehensive financial facility design/build services—including facility consulting, branding, architecture, interior design, furniture procurement and construction management—with an extensive portfolio of commercial design and construction projects, including the completion of more than 600 financial facility programs.

**Econ-O-Check Corp.**

Denton, Texas

Member since 2009

Todd Jones

todd@econocheck.com

954/445-9651

www.econocheck.com

**PRODUCTS:** insurance products for your customers; marketing

Econ-O-Check has been working with financial institutions for more than 30 years to develop specific retail and commercial strategies to improve market share, increase customer retention and generate incremental fee income. Our solutions include electronic check re-presentment, direct-mail insurance products, ID theft solutions and various retail strategies.



CPAs &amp; BUSINESS ADVISORS

**Eide Bailly LLP**

Fargo, North Dakota | Abilene, Texas

Member since 2018

Cheryl Knudson

cknudson@eidebailly.com

701/239-8500; Texas office: 325/672-4000

www.eidebailly.com

**PRODUCTS:** compliance; CPA services; internal audit; tax services

We see it every day—more regulations, competition and technology needs. You are being asked to do more with the same resources. Having a trusted advisor by your side can help you relieve that strain and put your attention back where it belongs—on your customers.

**ENACOMM Inc.**

Austin, Texas

Member since 2017

David Baker

davidb@enacomm.net

508/963-5116 | 877/860-0025

www.enacomm.net

**PRODUCTS:** fraud protection and remediation; information technology; telecommunications

ENACOMM is a fintech provider of an open-API digital gateway that supports open banking and enables financial services companies to innovate by overcoming core constraints. Its affordable solutions modernize the customer experience for bank customers, rivaling the customer service technologies offered by the biggest financial institutions. ENACOMM also provides tools and products to help identify, track and prevent fraud.

**Engineered Construction Specialists Inc.**

Houston, Texas

Member since 2015

Mary Jo Poindexter

mjpoindexter@ec-specialists.com

713/627-3622

www.ec-specialists.com

**PRODUCTS:** construction risk management; consulting-general

Engineered Construction Specialists (EC-Specialists), a full-service construction consulting firm, provides technical services to construction lenders. We review budgets and schedules, monitor pay progress and oversee loan proceeds disbursement. We consult on special assets. EC-Specialists reduces the risk of construction lending and enables lenders to concentrate on other parts of their business.

**ePayResources**

Dallas, Texas

Member since 2000

Yasmin Porcaro, AAP

yporcaro@epayresources.org

800/475-0585, ext. 1200

www.epayresources.org

**PRODUCTS:** electronic payments resource; risk management

For more than 40 years, ePayResources has been keeping financial institutions and businesses informed, compliant and competitive by providing payments expertise, professional development and industry leadership. Dallas-based ePayResources is one of the nation's largest regional payments associations.

# RESULTS YOU CAN MEASURE. EXPERTISE YOU CAN COUNT ON.

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 [info@jmfa.com](mailto:info@jmfa.com)

 866-602-6696

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**IBAT  
Endorsed  
Provider**

**Equity Valuation Partners (EVP)**

Fairhope, Alabama

Member since 2019

Brett Cowden

brettc@yourevp.com

251/968-9997

www.yourevp.com

**PRODUCTS:** consulting-general

EVP is a valuation management Co. facilitating the most accurate, compliant and cost-effective valuations for real estate transactions of every size. Our transparent pricing ensures positive relationships with all parties to a transaction and our continual technological innovation ensures we can deliver for our clients for years to come.

**Federal Home Loan Bank of Dallas**

Dallas, Texas

Member since 1993

Sanjay Bhasin

sanjay.bhasin@fhld.com

214/441-8500 | 800/442-9841

www.fhld.com

**PRODUCTS:** correspondent banking; mortgage products and services

Federal Home Loan Bank of Dallas is a member-owned cooperative that supports housing and community development by providing competitively priced advances and other credit products to approximately 820 members and associated institutions in Arkansas, Louisiana, Mississippi, New Mexico and Texas.

**Fenimore, Kay, Harrison & Ford LLP**

Austin, Texas

Member since 2010

Chet Fenimore

cfenimore@fkhparkers.com

512/583-5901

www.fkhparkers.com

**PRODUCTS:** compliance; financial institution regulation; law firms/legal products and services; merger and acquisition services

Fenimore, Kay, Harrison & Ford represents banks, thrifts and other financial institutions—including their investors, directors and executive officers—in corporate, transactional, securities and regulatory matters. Our attorneys' extensive experience in the fields of bank mergers and acquisitions, regulatory matters, securities law and corporate governance provides a solid foundation for our representation of financial institutions in a broad variety of transactions.

**FHN Financial**

Dallas, Texas

Member since 2005

Trae Winston

trae.winston@fhnfinancial.com

901/435-8757 | 800-804-6330

www.fhnfinancial.com

**PRODUCTS:** broker/dealer services; investment management services

FHN Financial is an industry leader in fixed-income sales, trading and strategies for institutional customers in the U.S. and abroad. We also provide investment services and balance-sheet management solutions. With an average daily trading volume of more than \$5 billion, FHN Financial transacts business with approximately 50 percent of all U.S. banks with portfolios over \$100 million.

**Finastra**

Lake Mary, Florida

Member since 2013

Donald Charleson

Donald.Charleson@finastra.com

www.finastra.com/communitymarkets

**PRODUCTS:** business intelligence; information technology; mortgage products and services; software

From core banking systems to industry-leading mortgage and lending software, business analytics and digital banking solutions, Finastra has every solution needed for community banks not just to survive, but thrive. We believe in long-lasting relationships, always putting our customers and their account-holders first, while acting as a trusted advisor for transformation.

**Finley & Cook PLLC**

Shawnee, Oklahoma

Member since 2017

Timothy Barnes

tbarnes@finley-cook.com

405/878-7381 | 800/375-3286

www.finley-cook.com

**PRODUCTS:** CPA services; internal audit; tax services

Founded in 1947, Finley & Cook PLLC, certified public accountants, continues to provide superior audit and tax services to financial institutions while maintaining a high level of professional standards. Finley & Cook has a rich history and a highly regarded reputation of expertise in helping clients succeed.

**FINTX LLC**

Kingsville, Texas

Member since 2021

Brad Womack

bwomack@fintx.net

361/412-2890

www.fintx.net

**PRODUCTS:** reward checking

The FINTX Rewards platform is unlike any rewards checking platform currently on the market. It is designed to allow each financial institution to develop customized rewards campaigns that fit their individual market strategies. This patent-pending technology provides community banks with a powerful tool to differentiate themselves from their competitors at a much lower price point than other "reward" checking offerings.



#### **Siron**

Franklin, Tennessee  
 Member since 2020  
 Jason Bradley  
 jbradley@5iron.com  
 615/567-8722  
 www.5iron.com

**PRODUCTS:** cybersecurity

Siron's cybersecurity operations as a service protects and secures financial institutions large and small across the U.S. Our SOC solutions combine best-in-class platforms, outcome-based processes and experienced security personnel to ensure your environment is protected 24/7. We respond to events as they occur, addressing attacks before your team has even seen an alert, significantly increasing your security posture and requiring less bandwidth from your team.

#### **FIS**

Jacksonville, Florida  
 Member since 2018  
 Gilbert Elizondo  
 getinfo@fisglobal.com  
 727/227-5318 | 800/822-6758  
 www.fisglobal.com

**PRODUCTS:** information technology services—managed; software; wealth management

FIS is a global leader in financial services technology with a focus on retail and institutional banking, payments, wealth management, risk and compliance and outsourced IT. FIS employs more than 53,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions.

#### **Fiserv**

Brookfield, Wisconsin  
 Member since 1986  
 Shane Clausen  
 shane.clausen@fiserv.com  
 262/879-5000  
 www.fiserv.com

**PRODUCTS:** data processing; internet banking products and services

Fiserv drives innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Our solutions deliver intelligent experiences in banking, payments, engagement and security to help clients provide financial services at the speed of life.

#### **Fisher, Herbst & Kemble PC**

San Antonio, Texas  
 Member since 2017  
 Robert Herbst  
 rmherbst@fhkcpa.com  
 210/614-2284  
 www.fhkcpa.com  
**PRODUCTS:** CPA services

Fisher, Herbst & Kemble PC (FHK) is a long-established San Antonio CPA firm dedicated to quality service. We strive to provide close, personal attention to our bank clients for attest and tax services. FHK is actively involved in each client account, not only providing supervision, but engaged in the details from start to finish.



#### **Fitech Payments LLC**

Fort Worth, Texas  
 Member since 2009  
 Erin Jester  
 Ejester@fitech.com  
 559/908-4010 | 844/822-1287  
 www.fitech.com

**PRODUCTS (IBAT ENDORSED IN BOLD):** accounts receivable products and services; electronic payments resource; **merchant services;** payment systems

Fitech Payments, an IBAT endorsed provider, is a payment technology Co. making it simple for your business customers to accept payments, send invoices and manage both their cash flow and business operations with real-time transaction reporting. We serve community banks exclusively, delivering products to help your merchants grow their businesses and solutions to generate non-interest income for your institution. Our products are complemented by regional support and unparalleled customer service.

#### **Fox, Byrd & Co. PC**

Dallas, Texas  
 Member since 1994  
 Frank Conroy  
 frank.conroy@foxbyrd.com  
 214/696-8320  
 www.foxbyrd.com

**PRODUCTS:** CPA services; internal audit

Fox, Byrd & Co. PC has been serving Texas community banks and their owners for more than 50 years. Our CPAs provide a full range of services, including financial statement audits, tax planning and compliance, consulting, director's exams and loan reviews.



#### **Full Skope**

San Antonio, Texas  
 Member since 2021  
 Doug Hogan  
 doug.hogan@fullskope.com  
 202/701-0824 | 866/357-5673  
 www.fullskope.com  
**PRODUCTS:** loan products and services; software

Full Skope is a fintech Co. that builds software solutions for banks—primarily focused on loan origination, but also loan document management and shareholder management.

#### **Futurism Technologies Inc.**

Austin, Texas  
 Member since 2020  
 Leo Cole  
 leoc@futurismtechnologies.com  
 512/422-4868  
 www.futurismtechnologies.com  
**PRODUCTS:** cybersecurity; information technology

Futurism is a trusted advisor that partners with clients to unlock their value to their customers using digital technology. Futurism provides digital-transformation services across the entire value chain, including digital infrastructure, business processes, digital customer engagement and cybersecurity. We are not just another IT services Co.. We have a "self-funding" approach to digital transformation and will customize solutions to fit your needs.

#### **Gateway First Bank, Correspondent Lending**

Dallas, Texas  
 Member since 2016  
 Joanne Posen  
 Joanne.Posen@gatewayloan.com  
 505/263-6110  
 www.gatewaycorrespondent.com  
**PRODUCTS:** mortgage products and services

Gateway First Bank, Correspondent Lending, was founded in 2000. Headquartered in Jenks, Oklahoma, Gateway currently services \$15 billion in residential mortgages. The correspondent division focuses on putting our client first, delivering best-in-class service and implementing both workflow efficiencies and innovative mortgage products. With Gateway as your partner, you will work with a highly experienced and accessible team second to none in the industry.



### Glory Global Solutions

Abilene, Texas

Member since 2006

James Robinson

james.robinson@us.glory-global.com

325/725-3979

www.gloryglobalsolutions.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**

cash products and services; **currency counter, coin wrappers, sorters, back office coin counters; QuickChange machines;** technology consulting and support

Glory's cash recycling, coin recycling and self-service solutions eliminate time-consuming and wasteful processes within your bank, allowing your staff members to keep their attention on what they enjoy most—serving your customers! A more productive staff and an increased focus on customer service will lead to profitable growth for your institution.

### GMR

Heath, Texas

Member since 2020

Joshua Wilken

jpwilken@gmr1.com

972/771-6038

www.gmr1.com

**PRODUCTS:** ATM/EFT products, networks and security

Over the past three decades, GMR has become known as the “industry best practice” for helping facilities document existing conditions, prepare for improvements and minimize risk. We are a diverse supplier, woman-owned and -operated firm specializing in ATM lighting compliance surveys, custom facility inspections, engineered lighting designs, program management, 3D laser scanning and security consulting. Headquartered in the Dallas/Fort Worth metroplex, we self-perform more than 45,000 inspections and engineered solutions each year nationwide. Just as each client is unique, so are our methodologies and solutions.



IBAT  
Endorsed  
Provider

### Griffin Financial Group LLC

Fort Worth, Texas

Member since 2018

John Gosser

jmg@griffinfinngroup.com

817/413-1794

www.griffinfinngroup.com

**PRODUCTS:** branching strategies; consulting-financial; investment banking; merger and acquisition services

Griffin Financial Group is an investment bank assisting financial institutions in understanding their strategic alternatives, raising capital, facilitating and structuring merger-and-acquisition transactions and sale/leaseback transactions, and securitizing and selling assets. We have particular expertise in Sub S bank strategies and branch strategies, and assist banks contemplating an ESOP. Our capital markets team assists financial institutions in public offerings, institutional placements, sales, syndication and other capital markets activities.

### GSB Mortgage Inc. (Bank of the West)

Grapevine, Texas

Member since 2016

Lisa Blankenship

lblankenship@gsbmtg.com

817/310-1980

www.gsbmtg.com

**PRODUCTS:** loan products and services; mortgage products and services

We offer conventional conforming, conventional non-conforming (jumbo), FHA, VA and USDA mortgage loans.

### Gulf Coast Business Credit

Austin, Texas

Member since 2013

Meg Roberson

megroberson@gulfbank.com

512/249-9330 | 866/577-8867

www.gulfcoastbc.com

**PRODUCTS:** accounts receivable products and services; factoring

Gulf Coast Business Credit (GCBC) is one of the largest accounts-receivable factoring firms in the U.S. GCBC provides commercial lenders with a product that allows them to say “yes” to credit more often.

### Haberfeld

Lincoln, Nebraska

Member since 2014

Grant Ossenkop

grant@haberdeld.com

402/475-1191

www.haberdeld.com

**PRODUCTS:** consulting-general; marketing

Haberfeld is an employee-owned Co. with more than 30 years of experience helping community banks profitably grow by attracting more profitable customers and acquiring more core deposits. Banks more than double new customer acquisitions and increase profitability using Haberdeld's strategy that embraces technology-based, ROI-focused marketing and extensive training.

## HALTNER

DESIGN + BUILD

### Haltner Design + Build

Houston, Texas

Member since 2015

Sandra Haltner

shaltner@haltner.com

713/523-6100 | 800/323-1460

www.haltner.com

**PRODUCTS:** architecture, planning and interior design; construction maintenance and repair; furniture; interior design and retail merchandising

Haltner Design + Build is a Texas-based award-winning firm with more than 30 years of experience designing and building financial institutions in Texas. One in-house team controls your project costs and project time while eliminating redundant overhead/profit when using multiple independent firms. Our services include architecture, interior design, construction and furnishings under one corporate umbrella. See your project in 3D before construction plans!

### Ham, Langston & Brezina LLP

Houston, Texas

Member since 2011

Rob Brezina

brezina@hlb-cpa.com

281/481-1040

www.hlb-cpa.com

**PRODUCTS:** CPA services; internal audit

Ham, Langston & Brezina LLP provides audit, tax and consulting services to both public and private middle-market companies, including significant experience working with financial institutions. Our emphasis on maintaining an open dialogue with our clients allows us to provide the quality service they desire.

### Hamby & Hengeli LLC

San Angelo, Texas

Member since 2007

Robert Hamby

Robert@HambyHengeli.com

325/949-2567

www.hambyhengeli.com

**PRODUCTS:** compliance; CPA services;

internal audit; tax services

Hamby & Hengeli LLC provides accounting and consulting services exclusively to independent banks. Services include financial audits/director's examinations, internal audits, tax preparation and planning, trust services, regulatory compliance, loan reviews, IT security examinations and risk assessments.

### Hamilton Vaultronics

Richardson, Texas

Member since 2017

Deanna Harmon

deannah@hvaultronics.com

972/994-0011 | 866/984-9800

www.hvaultronics.com

**PRODUCTS:** ATM/EFT products, networks and security; equipment and supplies; safe deposit boxes

Hamilton Vaultronics sells and services various financial systems, including ATMs, kiosks, ITMs, security and alarm systems, pneumatics, vaults and safes, teller line equipment and access control.

### HC3

Irondale, Alabama

Member since 2012

Abby Heinke

aheinke@hc3.io

877/838-2345 | 877/838-2345

www.hc3.io

**PRODUCTS:** document-related products and services; printing services

HC3 is a data-driven technology company delivering customer communications. By managing complex data generated from multiple client systems, HC3 helps financial institutions communicate with their customers in meaningful ways. HC3 offers solutions for statement and notice redesign, intelligent marketing campaigns and seamless delivery of both printed and digital communications. Through these customer-driven solutions, HC3 empowers financial institutions to give their customers a multi-channel document experience.



### HENRY & PETERS

CERTIFIED PUBLIC ACCOUNTANTS | EST. 1929

#### Henry & Peters PC

Tyler, Texas

Member since 2013

Gary Penkilo

gpenkilo@henrypeters.com

903/597-6311

www.henrypeters.com

**PRODUCTS:** CPA services; internal audit

Henry & Peters PC provides accounting services to more than 25 financial institutions in East Texas, Southeast Texas and Dallas/Fort Worth. Besides tax and audit services, we provide internal audit services, FDICIA internal control testing, director's exams, consulting, regulatory compliance, trust audit services, employee benefit plan audits, mergers and acquisitions and federal regulatory reports. We currently serve banks with asset sizes from \$50 million to \$3.5 billion.

#### Hogan Financial Systems Inc.

Flower Mound, Texas

Member since 2018

Ken Hogan

khogan@hoganfin.com

972/724-2618

www.hoganfin.com

**PRODUCTS:** information technology; managed services

Are you struggling with an IT Co. that doesn't know anything about banking operations? We can help. For 21 years, we've been an extension of our banks' technology teams. We serve *only* community bankers and know how a bank operates. Let us manage exam findings, host infrastructure and be part of your IT team.

#### Hunton Andrews Kurth LLP

Dallas, Texas

Member since 1986

Peter Weinstock and Erin Fonte

pweinstock@huntonak.com (Dallas)

efonte@huntonak.com (Austin)

214/468-3395 (Dallas)

512/542-5011 (Austin)

www.huntonak.com

**PRODUCTS:** financial institution regulation; law firms/legal products and services

The financial institutions group at Hunton Andrews Kurth LLP has been number one in cumulative M&A transactions since 2007 (S&P Global Market Intelligence). We have counseled institutions on BaaS, securities offerings, capital planning, fair lending, fintech payments, operations and myriad compliance and negotiation of all critical agreements.



### IBAT Financial Services

#### IBAT Financial Services

Austin, Texas

Member since 2008

Carol Troy

ctroy@ibat.org; 512/474-6889

www.ibat.org/ibat-financial-services

**PRODUCTS:** blanket bond insurance; general insurance; property and casualty insurance (commercial)

IBAT Financial Services is a subsidiary of the Independent Bankers Association of Texas (IBAT) and a licensed independent insurance agency offering insurance products for and to Texas community banks, including FI bond, D&O, P&C, and FP/FC, to name a few.



### IBAT Services

#### IBAT Services Inc.

Austin, Texas

Member since 1990

Julie Courtney; jcourtney@ibat.org

512/275-2240 | 800/749-4228

www.ibat.org/services

**PRODUCTS:** endorsement marketing

IBAT Services' mission is to find innovative ways to enhance its members' competitive edge by providing products and services designed to benefit not only the member banks, but their customers as well. The IBAT Services board recommends endorsements only after careful consideration of our thorough due diligence review.



#### IBT Apps

Cedar Park, Texas

Member since 2019

Joe Hensley

jhsensley@ibtapps.com; 512/616-1100

www.ibtapps.com

**PRODUCTS:** data processing; managed services; mobile banking solutions; software

IBT Apps is an empowering core partner to community banks nationwide, offering end-to-end core and digital banking solutions that meet the demands of today's banking customers. Its adaptable i2Suite banking system is equipped with a comprehensive suite of products that streamlines operations, controls cost and mitigates risk. Learn what it feels like to transform your bank using one total solution.



INDEPENDENT COMMUNITY  
BANKERS of AMERICA®

#### ICBA

Dallas, Texas

Member since 2018

Chip Lynch

chip.lynn@icba.org

360/357-9919 | 800/422-8439

www.icba.org

**PRODUCTS:** associations

The Independent Community Bankers of America (ICBA) creates and promotes an environment where community banks flourish. ICBA is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services.



#### ICBA Bancard

Washington, DC

Member since 2019

Tina Giorgio

tina.giorgio@icba.org

202/821-4315

www.icbabancard.org

**PRODUCTS:** credit card products, services and accessories; debit card products, services and accessories; merchant services; payment systems

ICBA Bancard is the wholly owned payment services subsidiary of the Independent Community Bankers of America (ICBA). ICBA Bancard enables thousands of community banks to provide competitive credit card, debit card, ATM and merchant processing solutions. The Co. also provides exclusive services to issuers, including its fraud loss protection plan, marketing support and product education.

#### TCM Bank NA—

##### A Subsidiary of ICBA Bancard

Tampa, Florida

Member since 2019

Damon Mooror

damon.mooror@icba.tcmbank.com

888/640-1092

www.tcmbankna.com

**PRODUCTS:** credit card products, services and accessories

With nearly \$300 million in assets, TCM Bank NA, a subsidiary of ICBA Bancard, provides credit card services for community banks, including portfolio acquisition, product development and agent bank sponsorship. Through its Total Card Management program, TCM helps banks promote their branded cards while limiting their exposure to risk and expense.



#### ICBA Securities

Memphis, Tennessee

Member since 2018

Jim Reber

jreber@icbasecurities.com

901/762-5880 | 800/422-6442

www.icbasecurities.com

**PRODUCTS:** asset/liability management; broker/dealer services; investment products; loan products and services

ICBA Securities provides a full suite of investment products and services for community banks through its exclusive broker, Vining Sparks. Included are traditional debt securities, interest rate products, whole loans, mergers and acquisitions and bank valuation services. ICBA Securities offers a full calendar of educational events for community bankers and investment professionals.

#### InfoAgora Inc.

New York, New York

Member since 2018

Grigoris Karakoulas

grigoris@infoagora.com

416/877-1965

www.infoagora.com

**PRODUCTS:** compliance; profitability analyses; risk management; software

Since 2004, InfoAgora has been delivering leading-edge predictive analytics, regtech solutions (CECL/CCAR/ Basel III) and model risk management services, enabling our clients to achieve compliance, proactively manage risk/ reward and increase profitability. Products include loss forecasting and stress testing, macroeconomic scenario generator, credit adjudication models and deposit price optimizer.

#### Innovatus Advisory Group

Frisco, Texas

Member since 2020

Syed Raza

sraza@innovatus.us

281/248-6067 | 877/541-9830

www.innovatus.us

**PRODUCTS:** BSA/AML; compliance; consulting—general; fraud protection and remediation

Innovatus Advisory Group (IAG) evaluates organizational needs and provides customized, innovative solutions to each client. There is no “one size fits all.” IAG provides a combination of strategic and operational expertise to assist banks with developing and implementing the right solution. We specialize in risk and compliance optimization and innovation, including interim executive support/ leadership services, fraud, financial crimes compliance, regulatory compliance, internal audit, tactical, strategic and training support.

#### Insperity

Austin, Texas

Member since 2016

John Klement

john.klement@insperity.com

512/231-4505

www.insperity.com

**PRODUCTS:** compliance; group health and dental; human resource products and services; risk management

Insperity, a trusted advisor to America's best businesses for more than 30 years, provides an array of human resources and business solutions designed to help improve business performance.



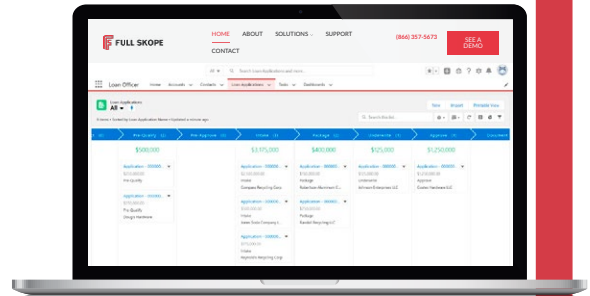
# FULL SKOPE

**We make loan origination easier than it's ever been.**

**Now you can focus on what matters most.**

Based in San Antonio, TX, SkopeLend loan origination system helps lenders optimize their loan origination process for consumer and commercial loans for them to save time, originate loans faster, and improve the loan experience for borrowers and lending staff.

- Quickly collect information from borrowers for pre-qualification
- Automate capture of borrower financial information through the borrower portal
- Easily configurable, flexible platform to support any type of loan
- Secure, streamlined loan application experience
- Robust library of integrations to best-in-class technology: personal credit reports, business verification, bank account aggregation, AI-enhanced optical character recognition (OCR), VOE, VOI, UCC and public record searches, SBA E-Tran, e-signature, and much, much more
- Native CRM capabilities to drive lead generation and grow your business
- Add your company logo and color scheme to put your brand front-and-center



**[www.fullskope.com](http://www.fullskope.com)**  
**[doug.hogan@fullskope.com](mailto:doug.hogan@fullskope.com)**

## THE NEXT EVOLUTION <sup>IN</sup> EVALUATIONS

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THE FUTURE?  
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EVP

PHONE : 251 943 6904

NOTSALES@YOUREVP.COM

**IntelliCredit**

Raleigh, North Carolina  
Member since 2021  
David Ruffin  
david.ruffin@intellcredit.com  
800/285-8626  
intellcredit.com

**PRODUCTS:** business intelligence;  
consulting; loan products and services;  
risk management

IntelliCredit offers game-changing credit intelligence and loan-review solutions that help community banks better detect and manage credit risk. IntelliCredit's cloud-based solutions include Portfolio Analyzer, which delivers analysis of a bank's portfolio and loan data to detect risk earlier, and Smart Loan Review to expedite the entire loan-review process online. The Co. also offers loan-review services that include the use of its technology.

Promontory Interfinancial Network is Now

**IntraFi Network**

Arlington, Virginia  
Member since 2003  
Chuck McBrayer  
cmcbrayer@promnetwork.com  
866/776-6426 | 866/776-6426  
www.intrafi.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**  
asset/liability management;  
**FDIC CD insurance**

IntraFi Network's innovative balance-sheet management solution—known as IntraFiSM Network Deposits (formerly CDARS, ICS and IND deposit solutions)—empowers institutions to increase profitability, grow franchise value, manage liquidity more easily and serve customers better.

**J. Keith Hughey Co.**

San Antonio, Texas  
Member since 2016  
Keith Hughey  
keith@jkeithhughey.com  
210/260-0955  
www.jkeithhughey.com  
**PRODUCTS:** consulting-general

Keith Hughey is a management consultant with more than 40 years of consulting and managerial experience. His practice consists of assisting clients with their strategic planning as well as issues of corporate governance, succession planning, management and executive development, and organizational health and human systems. He also writes *Monday Morning Musings*.

**Jack Henry & Associates**

Monett, Missouri  
Member since 1999  
Joel Thomas  
joelthomas@jackhenry.com  
417/235-6652  
www.jackhenrybanking.com  
**PRODUCTS:** data processing; software

Jack Henry Banking, a division of Jack Henry & Associates Inc., is a leading provider of integrated computer systems for banks—ranging from community banks to multi-billion-dollar institutions. We serve more than 1,000 banks as a single source for integrated, enterprise-wide automation and support.

**The James Paul Group**

Conroe, Texas  
Member since 2020  
Tom Grant  
tgrant@jamespaulgroup.com  
512/626-9010  
www.jamespaulgroup.com  
**PRODUCTS:** consulting-general; training

**JMFA**

Houston, Texas  
Member since 1994  
Mark Roe  
mark.roe@jmfa.com  
972.342.4026 | 800/809-2307  
www.jmfa.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**  
**contract optimizer; overdraft program consulting**

JMFA is one of the most trusted names in the industry, helping community banks improve their performance. With programs designed to improve revenue, uncover new savings opportunities and achieve greater efficiencies, JMFA offers full-service consulting to help you exceed your goals.

**Journey Technology Solutions**

Sioux Falls, South Dakota  
Member since 2015  
Melissa Bass  
melissa.bass@journey-ts.com  
605/274-2145  
www.journeytechnologysolutions.com  
**PRODUCTS:** business intelligence;  
profitability analyses

Journey's solutions enable community banks and include automated board, enhanced management, peer group reporting and behavioral analytics with integrated profitability/attrition and aggregation. Our solutions are customized and cloud-based. Journey customers say, "We now have an analytics advantage...we no longer spend hours creating spreadsheets for management."

**JRBT and JRBT Bank Consulting**

Waco, Texas  
Member since 2017  
Stephen Spencer  
stephen\_spencer@jrbt.com  
254/776-4190  
www.jrbt.com  
**PRODUCTS:** CPA services; payroll processing;  
retirement plan services; trust services

As a public, accounting firm, JRBT offers extensive experience with audits, directors' examinations, internal audits, mergers and acquisitions, tax preparation and other services for banks. JRBT Bank Consulting, a division of JRBT, provides loan review, stress testing and other credit risk management services. Together we have provided exceptional service to banks and bank holding companies throughout the state of Texas with a long-term commitment to personalized service.

**Kameo Marketing LLC**

Oklahoma City, Oklahoma  
Member since 2021  
Kathrynn Cavanaugh  
kathrynn@kameo.net  
405/315-3378  
kameo.net  
**PRODUCTS:** advertising; consulting-general;  
design and collateral; marketing

Kameo Marketing is a full-service marketing agency with 15-plus years in the banking industry. Recognized experts in strategy, planning, budgeting and execution, as well as award-winning design and customer service. We help banks engage online with the latest in web and digital marketing, as well as social media marketing and management. Elevate your brand for future generations!

**Kasasa**

Austin, Texas

Member since 2005

Ruben Ortiz

ruben.ortiz@kasasa.com

512/418-9590 | 877/342-2557

www.kasasa.com

**PRODUCTS:** loan products and services; rewards programs

Kasasa is an award-winning financial technology and marketing technology provider that helps more than 750 community financial institutions establish long-lasting relationships with millions of consumers through its branded retail products and marketing automation capabilities and is now reinventing lending through its latest patent-pending offering, Kasasa Loans.

**Kennedy Sutherland LLP**

San Antonio, Texas

Member since 2012

Patrick Kennedy

pkennedy@kslawllp.com

210/228-9500

www.kslawllp.com

**PRODUCTS:** law firms/legal products and services; merger and acquisition services

Kennedy Sutherland LLP has been advising banks and their shareholders, directors and officers for more than three decades on corporate, securities, mergers and acquisitions, capital raising, tax planning and loan documentation. The firm seeks innovative solutions for our clients, such as S elections, tax credit financing and product and services expansion.

**Kessler & Collins PC**

Dallas, Texas

Member since 2013

Daniel Callahan

dpc@kesslercollins.com

214/379-0722

www.kesslercollins.com

**PRODUCTS:** law firms/legal products and services

We are an AV-rated law firm providing responsive, efficient service to financial institutions. We can handle the simplest or most complicated transactions, workouts, lawsuits and bankruptcies in a cost-effective manner. We work throughout Texas and are admitted in the U.S. district and bankruptcy courts for the Northern, Southern, Eastern, and Western districts of Texas.

**Kinsey Management LLC**

Friendswood, Texas

Member since 2020

James Brandon Kinsey

bkinsey@kinseymgmt.com

713/298-3215

www.kinseymgmt.com

**PRODUCTS:** business intelligence; executive recruiting; human resource products and services; training

Kinsey Management is a leading talent optimization and predictive index firm. We create people solutions that are fit for your business strategy. Our multi-faceted methodology allows us to solve challenging people and management problems: hiring and selection, job mapping/succession planning, management training, self-awareness/conflict resolution, culture transformations and customer-focused sales training. We are your strategic talent partner.

**KlariVis**

Roanoke, Virginia

Member since 2021

Amanda Miller

amandamiller@klarivis.com

540/206-3734

klarivis.com

**PRODUCTS:** business intelligence; information technology; software; technology consulting and support

KlariVis is a unique and proprietary cloud-based data analytics built by bankers, for bankers. KlariVis integrates with various core and ancillary systems to compile and aggregate high-value data and transform it into easy-to-interpret interactive dashboards. We provide banks with immediate insight into key performance metrics that drive revenue, manage risk and streamline operations. Our unique and holistic organizational view empowers organization-wide strategic decision-making.

**KREPS-COLGAN & ASSOCIATES**  
Executive Search, LLC.

ACCELERATING BUSINESS STRATEGIES &amp; CAREERS ONE PLACEMENT AT A TIME

**Kreps-Colgan & Associates  
Executive Search LLC**

Austin, Texas

Member since 2019

Kim Kreps-Colgan

kim@kcexecs.com

512/263-7946

www.kcexecs.com

**PRODUCTS:** executive recruiting

Recruiting firm niche focused to banking. Customized recruitment process, strategy and hiring options matched to specific talent-acquisition needs. Utilizing innovative strategy and sourcing techniques aligned to strategic initiatives, goals and corporate culture to reach talent you wish to add to your team. Positions include C-suite, lending, credit, IT, compliance and ops.

**LANGLEY & BANACK**  
INCORPORATED  
ATTORNEYS AND COUNSELORS AT LAW**Langley & Banack Inc.**

San Antonio, Texas

Member since 2018

Bruce Toppin

btoppin@langleybanack.com

210/736-6600

www.langleybanack.com

**PRODUCTS:** compliance; financial institution regulation; law firms/legal products and services; merger and acquisition services

Langley & Banack's financial institutions and regulatory practice provides innovative and efficient legal advice on a wide variety of corporate and bank regulatory matters, including merger-and-acquisition transactions, securities offerings, corporate governance, Subchapter S elections, regulatory compliance, strategic planning and other matters affecting community banks, their directors and owners.

**Lee & Mason Financial Services Inc.**

Louisville, Kentucky

Member since 2019

Matt Washer

mwasher@leeandmason.com

502/371-3385 | 888/685-8442

www.leeandmason.com

**PRODUCTS:** collateral protection insurance; general insurance

Lee & Mason specializes in collateral protection and mortgage errors and omissions/protection insurance. Our blanket, outsourced and lender-placed solutions are affordable for banks of all sizes. Our blanket programs can eliminate the need to track and force-place borrower insurance while MortgageHazard.com offers an easy solution for hazard and flood needs. With more than 65 years in the business, we handle the entire process for our valued bank customers.

**LiftFund Inc.**

San Antonio, Texas

Member since 2017

Adrian Gonzalez

210/507-4285

www.liftfund.com

**PRODUCTS:** consulting-general; loan products and services

LiftFund is a financial and business-support nonprofit Co. that helps diverse and underserved entrepreneurs strengthen their businesses, increase their incomes and revitalize their communities. Since inception in 1994, LiftFund has made 19,000-plus loans totaling more than \$250 million. LiftFund is a certified SBA 504 and 7a CA lender.

**MAIN STREET****Main Street Inc.**

Birmingham, Alabama

Member since 2015

Cynthia Glover

cglover@mainstreetinc.com

866/380-4816 | 866/380-4816

www.mainstreetinc.com

**PRODUCTS:** check services

Since 1998, Main Street has partnered with more than 2,100 community-oriented financial institutions to enhance account-holder relationships with affordable, simple and efficient checking programs. We deliver straightforward check products at competitive prices coupled with a seamless level of service. Whether you are seeking to improve service to account-holders, streamline team workloads or boost profitability, we are here to help you achieve your goals.

**MGARCHITECTS****MG Architects**

Houston, Texas

Member since 1994

Scott Clanton

scott@mgarchitects.com

713/552-0707

www.mgarchitects.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**

**architecture, planning and interior design; branching strategies; interior design and retail merchandising**

MG Architects has specialized in bank design and planning for more than 30 years and have been an IBAT Endorsed Service Provider since 1994.

**MODERN BANKING SYSTEMS****Modern Banking Systems**

Ralston, Nebraska

Member since 2013

Robert Neville

bobn@modernbanking.com

800/592-7500

www.modernbanking.com

**PRODUCTS:** data processing; software

Modern Banking Systems is a leading provider of real-time core banking processing solutions. Essentia, our core banking software, delivers profitability, efficiency, and security. Essentia is continually evolving with customer-driven enhancements, current technology, and strict regulatory compliance. Our community banking knowledge enables us to design solutions that meet your unique needs.

**MoneyGram Payment Systems Inc.**

Dallas, Texas

Member since 2018

T.J. Siebenman

tsiebenman@moneygram.com

314/716-2557

www.moneygram.com

**PRODUCTS:** check services; fraud protection and remediation

MoneyGram's product offerings include official check and money order processing and program management. We can help you prevent fraud losses, ensure daily reconciliation, manage inventory and generate additional income. Ultimately, we can enable you to reduce or eliminate time spent on tasks and shift your focus to achieving your objectives.

**Moody's Analytics**

New York, New York

Member since 2016

Olivia Johnson

olivia.johnson@moodys.com

800/264-0787

www.moodysanalytics.com

**PRODUCTS:** loan products and services; risk management

Moody's comprehensive credit and risk management solution, Lending Cloud, provides you with an industry-leading, cloud-based platform to streamline your credit management process and help comply with CECL.

**Moss Adams LLP**

Dallas, Texas

Member since 2015

Charlie Shannon

charlie.shannon@mossadams.com

214/242-7452

www.mossadams.com/fs

**PRODUCTS:** compliance; CPA services

With more than 3,400 professionals across 25-plus locations, including Texas, we serve over 400 financial institutions nationwide providing accounting, tax, regulatory compliance, internal audit, and IT consulting services to help them embrace emerging opportunity. We also deliver a variety of specialized services for banks in all stages of the growth cycle from de novo, mergers and acquisitions, mutual stock conversions, public markets and SEC reporting.

**MPA Systems Inc.**

Fort Worth, Texas

Member since 1999

Gary Halstead

ghalstead@mpasystems.com

877/966-7839

www.mpasystems.com

**PRODUCTS:** disaster-recovery facilities program; modular bank buildings

MPA Systems specializes in providing a disaster-recovery program that includes a fully equipped modular bank building and generator designed for financial institutions, along with a connectivity package that will provide uninterrupted service for your customers. Additionally, MPA offers various sizes of buildings for lease or sale.



### MyTelemedicine

McKinney, Texas

Member since 2017

Lorenzo Amaya

lamaya@mytelemedicine.com

469/406-6101 | 800/611-5601

www.mytelemedicine.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**

employee benefits; **health care telemedicine**

MyTelemedicine, a convenient and affordable solution comprised of a national network of doctors who are available 24/7, 365 days a year to treat minor medical issues. MyTelemedicine has the tools, technology and know-how to connect patients and providers by phone, email and video for secure, efficient and high-quality care.

MyTelemedicine offers you and your family:

- Round-the-clock access to U.S.-based, licensed doctors;
- Phone and video consultations;
- Prescriptions sent to your favorite pharmacy; and
- The ability to update medical records.

### Newcleus

Austin, Texas

Member since 2019

David Soto

dsoto@newcleus.com

www.newcleus.com

**PRODUCTS:** bank-owned life insurance

Newcleus is the premier benefit plan and financing strategy provider in the banking industry. Our size and tenure allow us to provide our clients and advisors with the best products, services, administration and regulatory compliance support available. Our proprietary MINTS platform currently services 45,000-plus policies for more than 750 financial institutions throughout the U.S.

### NewGround

Chesterfield, Missouri

Member since 2020

Stephen Clark

sclark@newground.com

888/613-0001

www.newground.com

**PRODUCTS:** architecture, planning and interior design

NewGround is the leader in branded spaces for financial institutions, organizations and retailers. With more than 100 years of experience, we deliver dynamic, customized solutions for clients across North America, with a regional presence from coast to coast.



IBAT  
Endorsed  
Provider

### NFP Executive Benefits

Plano, Texas

Member since 1999

Ken Derks

kenneth.derks@nfp.com

469/252-1037

www.executivebenefits.nfp.com

**PRODUCTS:** bank-owned life insurance; compensation strategies; executive and director benefit plans; general insurance

NFP Executive Benefits, an industry leading insurance broker with 1,250 bank-owned life insurance (BOLI) clients, is uniquely qualified to help banks achieve their key financial goals, manage benefit liabilities and enhance shareholder value through market-leading knowledge, tailored executive benefit plan design, BOLI expertise and BOLI administration solutions.

### Nicola Banking System

Chickasha, Oklahoma

Member since 2008

Kenneth Coughlin

ken@nicolabanking.com

405/224-0731

www.nicolabanking.com

**PRODUCTS:** data processing; software

Nicola Banking System is an industry leader in providing customized and economical in-house/outourced core processing and ancillary software solutions of the highest quality to community bankers. We are committed to efficient and superior customer service, as well as excellence in continued product development for the 21st century and beyond.

### Norton Rose Fulbright US LLP

Dallas, Texas

Member since 2014

Michael Keeley

mike.keeley@nortonrosefulbright.com

214/855-3906

www.nortonrosefulbright.com

**PRODUCTS:** law firms/legal products and services

Norton Rose Fulbright US LLP provides a full complement of legal services to financial institutions, including mergers and acquisitions, securities, debt and equity offerings, corporate governance, litigation and regulatory matters. Our clients range from investors looking to acquire or start banks to the largest financial institutions in the world.

### NuSource Financial

McKinney, Texas

Member since 2019

Mark Johnson

markj@nsourcefinancial.com

612/805-7122 | 866/697-3002

www.nsourcefinancial.com

**PRODUCTS:** ATM/EFT products, networks and security; security and protection services

NuSource pairs cutting-edge technology with world-class service for financial institutions across the U.S. We strategize and implement innovative branch transformation, security and service solutions. Through partnerships with companies such as highly regarded Hyosung, NuSource is committed to tailoring strategies to the particular needs of financial institutions. Our clients consistently reach improved operational performance and enhanced customer experience with speed and convenience.



### Onovative

Louisville, Kentucky

Member since 2021

Cynthia Glover

cgllover@onovative.com

866/380-4816

www.onovativebanking.com

**PRODUCTS:** marketing

Onovative, an automated marketing and communication software provider, put controls back in the hands of bank marketers. Onovative's affordable marketing software for planning, automation and execution empowers you to manage data for strategizing throughout the consumer lifecycle and engage with consumers through multiple channels. With software that integrates directly with your existing core banking systems, Onovative helps banks drive results by bolstering growth with their current account-holders and within their markets.

**Optima Compass Group LLC**

Bee Cave, Texas

Member since 2017

Jorge Guerrero

jguerrero@optimacompass.com

512/329-2114

www.optimacompass.com

**PRODUCTS:** compliance

Optima Compass provides anti-money laundering compliance software and solutions to financial institutions, regulators and law enforcement agencies in the U.S. and abroad. Optima's AML Compass compliance software is a full compliance suite that includes robust OFAC compliance capabilities.

**Partner Engineering and Science Inc.**

Houston, Texas

Member since 2019

Jeff Polasek

jpolasek@partneresi.com

713/929-3547 | 800/419-4923

www.partneresi.com

**PRODUCTS:** construction risk management; energy services; environmental due diligence; environmental risk management

Partner Engineering and Science Inc. is a full-service environmental, engineering and energy consulting and design firm completing projects nationwide. We specialize in evaluating properties in connection with real estate transactions, development or management.

**Pattillo, Brown & Hill LLP**

CERTIFIED PUBLIC ACCOUNTANTS • BUSINESS CONSULTANTS

**Pattillo, Brown & Hill LLP**

Waco, Texas

Member since 2000

Daniel Jackson

djackson@pbhcpa.com

254/772-4901

www.pbhcpa.com

**PRODUCTS:** compliance; CPA services; internal audit; loan products and services

Pattillo, Brown & Hill strives to deliver innovation, integrity and balance to both clients and team members. We pride ourselves on offering a personalized experience, specializing in regulatory compliance, internal audits, Bank Secrecy Act audits, financial statement audits and more! We happily provide these services to numerous Texas financial institutions, transforming your vision into peace of mind so you can get back to business.

**Pecans.com**

Goldthwaite, Texas

Member since 2019

DeWayne McCasland

DeWayneM@pecans.com

325/648-2200 | 866/276-1506

www.pecans.com

**PRODUCTS:** promotional items

At Pecans.com, we take pride in creating thoughtful gift baskets for corporate clients. Send tasteful, high-quality gift baskets full of gourmet pecans, as well as other gifts such as flavored coffee, pecan oil or honey butters. Pecans.com can create custom gift baskets for your Co. that are perfect for showing your appreciation to your customers, clients and employees

**Pentegra Retirement Services**

Shelton, Connecticut

Member since 2016

Ken Jackson

ken.jackson@pentegra.com

800/872-3473

www.pentegra.com

**PRODUCTS:** retirement plan services

Pentegra is a leading provider of retirement plan, fiduciary outsourcing and institutional investment solutions. Founded by the Federal Home Loan Bank System in 1943, today with more than 75 years of expertise in providing best-in-class solutions, we manage over \$15 billion in assets for clients nationwide.

**Performance Trust Capital Partners LLC**

Houston, Texas

Member since 2019

Emily Guidroz

312/521-1000 | 800-THE-MATH

www.performancetrust.com

**PRODUCTS:** consulting-financial; investment banking; merger and acquisition services

Performance Trust is committed to helping financial institutions improve their long-term performance and deliver shareholder value. We exist to inspire financial decision-makers to pursue the "Path of Great Performance" and help them achieve results that surpass those they would otherwise attain. Our services include enterprise shape management, fixed-income services, regulatory support, investment banking and bond accounting services.

**Phase Engineering Inc.**

Houston, Texas

Member since 2011

Melanie Edmundson

melanie@phaseengineering.com

832/485-2247 | 800/419-8881

www.phaseengineering.com

**PRODUCTS:** environmental due diligence; environmental risk management

Phase Engineering Inc. (established in 1993) is an environmental consulting firm based in Texas and performing top-quality work nationwide. We provide consistent quality and competitive pricing for conventional and SBA loan needs, including phase I and phase II ESAs, mold/lead/asbestos testing, PCAs and wetlands.

**PHASEONE**  
DESIGN BUILDERS**PhaseOne Design Builders**

Allen, Texas

Member since 2020

Jeff Taylor

jtaylor@phaseonebuilders.com

800/972-6443

www.phaseonebuilders.com

**PRODUCTS:** architecture, planning and interior design; branching strategies

PhaseOne is a Texas-based design-build firm providing complete turnkey services, including architectural and interior design, construction, branch transformation and strategic planning services in order to achieve our clients' growth goals. Our team brings more than 60 years of experience with 600-plus financial projects completed.

**Pinnacle Financial Strategies**

Houston, Texas

Member since 2011

Paul Nunn

paul.nunn@pinnstrat.com

713/868-3333 | 866/737-1235

www.pinnstrat.com

**PRODUCTS:** training

Pinnacle Financial Strategies, headquartered in Houston, helps community banks improve customer service through a blend of mystery shopping, sales training and coaching. We customize the perfect blend on lobby, telephone and drive-through shops.

### **Piper Sandler & Co.**

New York, New York  
Member since 2005  
Marc Flaster  
marc.flaster@psc.com  
800/635-6851 | 800/635-6851  
www.pipersandler.com  
**PRODUCTS:** investment banking;  
investment products

Piper Sandler is a leading investment bank and institutional securities firm driven to help clients "Realize the Power of Partnership." Through a distinct combination of candid counsel, focused expertise and empowered employees, we deliver insight and impact to every relationship. Our proven advisory teams combine deep product and sector expertise with ready access to global capital.



### **PPDocs Inc.**

Arlington, Texas  
Member since 2002  
Michael Patterson  
mike@ppdocs.com  
817/247-6060 | 800/800-9975  
www.ppdocs.com  
**PRODUCTS:** document-related products  
and services; law firms/legal products  
and services; loan products and services;  
mortgage products and services

PPDocs Inc. specializes in the preparation of residential real estate loan documentation. PPDocs represents many Texas independent and community banks. With 30-plus years of service, PPDocs has built a reputation of providing fast, affordable, quality loan documents, disclosures and compliance support.

### **Pringle and Pringle**

Oklahoma City, Oklahoma  
Member since 2018  
Laura Pringle  
laura.pringle@pringleandpringle.com  
405/848-4810  
www.pringleandpringle.com  
**PRODUCTS:** compliance

Our attorneys have expertise in area financial institution regulatory matters and handle matters within the jurisdiction of the OCC, Fed, FDIC and state banking and other administrative agencies. Firm attorneys also provide risk management counsel in many financial institutions and represent banks in responding to various regulatory directives and orders.

### **ProBank Austin**

Louisville, Kentucky  
Member since 2001  
Tammy Carter  
tamcarter@probank.com  
502/451-6633 | 800/523-4778  
www.probank.com  
**PRODUCTS:** BSA/AML; compliance;  
consulting-general; training

ProBank Austin provides consulting and educational services to the financial industry. ProBank offers a wide range of services, including merger and acquisition, de novo charter, branching, loan review services, compliance consulting, human resources, profitability consulting, litigation and expert witness services, seminars and in-house training.



### **ProcessMaker**

Durham, North Carolina  
Member since 2021  
Matthieu McClintock  
matt.mcclintock@processmaker.com  
561/914-6075  
www.processmaker.com  
**PRODUCTS:** account acquisition;  
data processing

ProcessMaker is a digital process automation platform that empowers banks to automate complex processes—from commercial account opening and treasury management solutions to loan origination—by connecting people and existing Co. systems to create seamless, engaging experiences. Hundreds of commercial customers, including many Fortune 100 companies, rely on ProcessMaker to digitally transform their core business processes enabling faster decision-making, improved compliance and better performance.



### **Promontory MortgagePath**

**Promontory MortgagePath LLC**  
Danbury, Connecticut  
Member since 2018

Paul Katz  
paul.katz@mortgagepath.com  
202/257-2927  
www.mortgagepath.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**  
**digital mortgage and fulfillment solutions;**  
mortgage products and services

Promontory MortgagePath combines extensive mortgage operations knowledge and compliance expertise with industry-leading technology to provide efficient, cost-effective digital mortgage and fulfillment solutions to banks of all sizes. Its comprehensive service offering helps banks remain competitive—and profitable—in an ever-changing mortgage market. With Promontory MortgagePath's solution, banks leverage the Co.'s while-label point-of-sale technology to co-pilot the application process, collaborate with borrowers and access in-app efficiency tools. Then, Promontory MortgagePath processes and underwrites each loan using bank-provided business rules and, finally, closes in the bank's name.



### **PULSE, A Discover Co.**

Houston, Texas  
Member since 1990  
Richard Green  
richgreen@pulsenetwork.com  
800/420-2122  
www.pulsenetwork.com

**PRODUCTS (IBAT ENDORSED IN BOLD):**  
**ATM networks;** ATM/EFT products and  
services

The PULSE debit/ATM network provides a comprehensive suite of products and services to financial institutions, merchants, processors and ATM deployers. PULSE also is committed to delivering exceptional client service and superior economics.



**QTS Inc.**

Tomball, Texas

Member since 2021

Josh Layaou

jlayaou@qtsinc.com

832/717-0549

www.qtsinc.com

**PRODUCTS:** architecture, planning and interior design; ATM/EFT products, networks and security; equipment leasing

ATM services, commercial, equipment leasing. Builders and design specialists.

**Qualtik**

Austin, Texas

Member since 2020

Jen Adcock

jen.adcock@qualtik.com

www.qualtik.com

**PRODUCTS:** asset/liability management; commercial real estate products and services; risk management; software

Qualtik helps CRE loan portfolio managers accelerate and deepen their analysis, reporting and risk management capabilities. Using Qualtik's software, portfolio managers filter and stress portfolios in real time, then drill in to analyze individual assets. Reports are quickly generated in-house, based on current data and calculations. Loan documents and analytics tools are married together to facilitate efficient audits, team collaboration and proactive asset management.

**Questco**

The Woodlands, Texas

Member since 2021

Steve Smart

steve.smart@questco.net

832/585-6685 | 800/256-7823

www.questco.net

**PRODUCTS:** group health and dental; human resource products and services; payroll processing; professional employer organization

Questco is a professional employer organization headquartered in The Woodlands, Texas. We have been providing human resource management and administrative services since 1989. We partner with our clients to provide cost-effective outsourcing of Fortune 500 group benefits, workers' compensation, payroll processing and other essential HR administrative services.

**QwickRate**

Marietta, Georgia

Member since 2019

Ricki Dagosta

ricki.dagosta@qwickrate.com

800/285-8626

www.qwickrate.com

**PRODUCTS:** business intelligence; certificate of deposit products and services; risk management

QwickRate offers affordable solutions to help simplify and make work easier for bankers, including premier CD Marketplace for non-brokered funding and investing with more than 3,000 institutional subscribers; IntelliCredit loan review and credit intelligence solutions for a better, more efficient way to automate loan reviews and detect/manage credit risk; and QwickAnalytics for bank research, analysis and regulatory compliance tools, including CECLSolver and Credit Stress Test.



R&amp;T is a service mark of Reich &amp; Tang Deposit Networks, LLC

**R&T Deposit Solutions**

New York, New York

Member since 2011

Jason Blair

jblair@rnt.com; 212/830-5365

www.reichandtang.com

**PRODUCTS:** cash products and services; consulting-general

R&T Deposit Solutions, provider of Demand Deposit Marketplace, is the market leader in expanded FDIC-insured and total balance sheet management sweep programs. Its solutions maximize profitability regardless of a bank's liquidity position and offer unmatched automation and flexibility that enables community banks to better compete in a changing regulatory environment.

**Raymond James**

Memphis, Tennessee

Member since 1999

Summer Holbrook

summer.holbrook@raymondjames.com

901/579-4392 | 800/564-2249

www.raymondjames.com

**PRODUCTS:** investment banking; investment products

With more than 40 years of proven performance, Raymond James is well-respected for its full-service fixed-income expertise. We offer the strength and resources clients require and deliver skillful guidance, unparalleled service, superior products, innovative strategies and in-depth research. Put the power of Raymond James to work for you today.

**Reliable IT**

Houston, Texas

Member since 2015

Mike McWilliams

mike.mcwilliams@ritbanking.com

800/615-0866

www.reliableitmsp.com

**PRODUCTS:** compliance; information technology; security and risk consulting; technology consulting and support

IT and compliance expertise serving banks for more than 25 years with local account managers who are backed by a nationwide technology services Co.. We currently have serviced 300-plus banks, have 250 years of combined banking experience, have 50-plus de novo banks and more than 20,000 bank compliance engagements.

**Rinaldi Advisory Services**

Houston, Texas

Member since 2019

Bob Rinaldi

Bob@RinaldiAdvisory.com

513/290-2890

www.rinaldiadvisory.com

**PRODUCTS:** equipment leasing

Bob Rinaldi Advisory Services is a consulting firm with deep expertise in developing and operating an equipment leasing and finance entity as an asset-generation engine.

**Risk Management Partners LLC**

Fort Worth, Texas

Member since 2008

Pat McElroy

pmcelroy@riskmgmtpartners.com

817/420-6594

www.riskmgmtpartners.com

**PRODUCTS:** compliance; loan products and services

Risk Management Partners LLC provides high-quality consulting services to financial institutions throughout the Southwest. The principals have decades of experience delivering risk-management consulting services, including independent loan review, compliance audits, BSA independent testing and regulatory support.

**Robertson Anschutz Vettters LLC**

Houston, Texas

Member since 2020

Stephen Bertrand

sbertrand@ravdocs.com

713/980-9500

www.ravdocs.com

**PRODUCTS:** compliance; document-related products and services; law firms/legal products and services; mortgage products and services

Robertson Anschutz Vettters LLC offers multi-state document-preparation services, using its proprietary Docs on Demand software; fulfillment services, including funding services (funds request and pre-funding review, and post-closing services); regulatory compliance services, including attorneys on demand; and default legal services for Texas and Oklahoma (foreclosure—including Texas home equity loans and reverse mortgages, loss mitigation, loan modification, eviction, bankruptcy and deceased-mortgagor default solutions).

**Rogers-Ford LC****Architecture & Interior Design**

Dallas, Texas

Member since 2000

Cynthia Ford

cindy@rogers-ford.com

214/871-9388 | 877/883-9388

www.rogers-ford.com

**PRODUCTS:** architecture, planning and interior design; interior design and retail merchandising

Rogers-Ford LC provides architecture and interior design services for banks across Texas. We've been designing financial institutions for more than 25 years and remain focused on designing quality functional facilities. We are client focused, striving to design efficient environments for your customers, personnel and community.



Valuations | Exit Planning | Feasibility Studies

**RSI & Associates Inc.**

Corpus Christi, Texas

Member since 2021

Michelle White

mwhite@value-solutions.com

361/994-8095

www.RSIvalue.com

**PRODUCTS:** bank stock appraisers; collateral services; merger and acquisition services; profitability analyses

RSI & Associates Inc., established in 1993, specializes in business valuations, feasibility studies, collateral and earnings examinations, and exit planning for business owners. RSI's studies are comprehensive, compliant and certified for business owners, legal/accounting professionals and lenders across the U.S. The RSI team consists of financial forensic analysts, accredited appraisers, exit-strategy consultants, project managers, research analysts, technical writers and due-diligence specialists.

**RSM US LLP**

San Antonio, Texas

Member since 1987

Kathleen Fields

kathleen.fields@rsmus.com

210/253-1518 | 800/879-4966

www.rsmus.com

**PRODUCTS:** compliance; consulting—financial; CPA services; information technology; internal audit; tax services

RSM US LLP understands the issues and opportunities facing bankers today. Our wide range of services include audit, tax and tax consulting, as well as other consulting services, such as internal audit; FDICIA consulting; loan review; regulatory compliance; technology audit, planning and infrastructure; information security; transaction advisory; profit improvement and operations effectiveness.

**RSM US LLP (Dallas office)**

Dallas, Texas

Ty Beasley

ty.beasley@rsmus.com

972/764-7100

**S&P Global****Market Intelligence****S&P Global Market Intelligence**

Charlottesville, Virginia

Member since 2012

Ted Gibson

ted.gibson@spglobal.com

434/951-6915

www.spglobal.commarketintelligence

**PRODUCTS:** business intelligence; real estate products and services; risk management; UCC services

Formerly SNL Financial, community banks use S&P Global Market Intelligence to streamline peer benchmarking, rate surveys, market analysis, strategic planning and internal reporting. S&P helps bankers transform the traditional approach to commercial lending by providing powerful tools for business development and pricing optimization. From initial prospecting to credit analysis, S&P offers various solutions enabling bankers to identify opportunities, evaluate risk and maximize performance.

**Schwartz | Manente**

McKinney, Texas

Member since 2008

Dennis Schwartz

dennis@dpschwartz.com

972/562-1966 | 800/886-1966

www.docsdirect.com

**PRODUCTS:** document-related products and services; law firms/legal products and services

Schwartz | Manente is a Texas law firm that limits its practice to the preparation of documents for residential real estate transactions, including, but not limited to, purchase, interim construction, one-time close, Texas home equity and bond loans. Our highly trained staff provides assistance throughout the closing process.

## Secureworks®

### Secureworks

Atlanta, Georgia

Member since 2001

Sue Bilkey

sbilkey@secureworks.com

770/634-5009 | 800/890-2737

www.secureworks.com

**PRODUCTS:** compliance; host and network intrusion prevention service; information technology; internet security; risk management services; security and risk consulting

Secureworks, a global cybersecurity leader, enables its customers and partners to outpace and outmaneuver adversaries with more precision, so they can rapidly adapt and respond to market forces to meet their business needs. With a unique combination of cloud-native, SaaS security platform and intelligence-driven security solutions, informed by 20-plus years of threat intelligence and research, no other security platform is grounded and informed with this much real-world experience.

### Securian Financial Group

Macon, Georgia

Member since 2012

Victoria Sissel

victoria.sissel@securian.com

478/477-0400 | 800/849-4265

www.securian.com

**PRODUCTS:** general insurance

Securian Financial Group provides financial security for individuals and businesses through its subsidiaries, including Minnesota Life Insurance Co., Securian Casualty Co., Advantus Capital Management, Securian Financial Services and Securian Trust Co.



IBAT  
Endorsed  
Provider

## SEIDEL SCHROEDER

### Seidel Schroeder

Brenham, Texas

Member since 2010

Michele Kwiatkowski (mkwiatkowski@ssccpa.com) and Duane Muehlbrad (dmuehlbrad@ssccpa.com)

979/836-6131

www.sscpa.com

**PRODUCTS:** CPA services; employee benefits; internal audit; tax services

Seidel Schroeder has been dedicated to serving community banks for more than 40 years. Our partners and professional team provide personal attention to our clients. We provide a full range of accounting and consulting services, including financial statement audits, tax compliance and consultation, independent loan reviews, internal audit outsourcing, directors' examinations, employee benefit plan audits and administration, and ACH audits.

### Semperis

New York, New York

Member since 2020

David Evans

davide@semperis.com; 404/704-2766

www.sempers.com

**PRODUCTS:** cybersecurity

We are the industry's most comprehensive active directory protection platform for security teams charged with defending hybrid identity environments. Customers trust Semperis because we offer full coverage across the entire attack life cycle—before, during and after an attack. On the disaster-recovery side, we have introduced the only backup and recovery solution purpose-built to recover active directory from cyber disasters like ransomware and wiper attacks.

## SHAZAM®

### SHAZAM

Johnston, Iowa

Member since 1999

Aaron McGregor

amcgregor@shazam.net

682/229-9736 | 866/552-4147

www.shazam.net

**PRODUCTS:** ATM networks; debit card products, services and accessories; EFT products and services; software

The SHAZAM network is a national member-owned financial services Co. providing choice and flexibility to community financial institutions throughout the U.S. since 1976. SHAZAM is a single-source provider of the following services: debit card, core, fraud, marketing, merchant and more.

### Smith Hamilton Inc.

Amarillo, Texas

Member since 2014

Matt West

mattw@smithhamiltoninc.com

877/653-5252

www.smithhamiltoninc.com

**PRODUCTS:** ATM/EFT products, networks and security; equipment and supplies

Full-service bank equipment provider with more than 30 years in business. Everything from conventional equipment, electronic security and ATMs to turn-key branch transformation.

### SolomonEdwards

Houston, Texas

Member since 2020

Susan Hicks

shicks@solomonedwards.com

610/902-0440

www.solomonedwards.com

**PRODUCTS:** accounts receivable products and services; compliance; loan products and services; risk management

SolomonEdwards Group offers business transformation, risk and compliance and financial reporting and general accounting, each with several sub offerings. The Co. offers exceptional people for complex solutions for a wide variety of community banks, commercial banks, credit unions, mortgage originators and services, and government and government-sponsored financial service organizations.

### Southwestern Regional Insurance Center

Houston, Texas

Member since 2004

Karen Chesney

karen@swric.com

800/275-3414 | 800/275-3414

www.swric.com

**PRODUCTS:** broker/dealer services; credit life insurance; general insurance; insurance products for your customers

Southwestern Regional Insurance Center was founded in 1976 to provide fulfillment, claim processing and field services for credit-related products. As an independent service provider, we will explore every option and design a program to give your business the maximum benefit available under the insurance rules and regulations.

**Spencer Fane LLP**

Plano, Texas

Member since 2019

W. Brian Memory

bmemory@spencerfane.com

816/474-8100 | 800/526-6529

www.spencerfane.com

**PRODUCTS:** compliance; law firms/  
legal products and services; merger and  
acquisition services

Spencer Fane LLP is a full-service law firm where your leaders work with our leaders. The firm has a long tradition representing financial institutions—ranging from small, locally owned banks to large, multi-state institutions. We make it a point to know your business, goals and priorities, then provide the experience necessary to help your organization in an efficient and timely manner.

**Sprouse Shrader Smith PLLC**

Amarillo, Texas

Member since 2006

Logan Bartlett

logan.bartlett@sprouselaw.com

806/468-3300

www.sprouselaw.com

**PRODUCTS:** law firms/legal products and  
services

Sprouse Shrader Smith PLLC is a prominent business law firm with more than 40 lawyers. Our Texas offices in Amarillo, Austin and Victoria, coupled with multiple practice areas and broad experience, allow us to serve leading organizations, businesses and individuals with the superior services they deserve.

**Stephens Inc.**

Dallas, Texas

Member since 2016

Justin Evans

justin.evans@stephens.com

214/258-2722 | 877/749-9991

www.stephens.com

**PRODUCTS:** investment banking;  
merger and acquisition services

Founded in 1933, Stephens Inc. is an independent, full-service investment bank with the freedom to focus on what matters most: building value for clients. Our dedicated depository investment banking group offers advisory services including mergers and acquisitions, equity and debt capital market capabilities, and general bank advisory.

**Steven H. Shimotsu CPA**

McAllen, Texas

Member since 1999

Steven Shimotsu

shimotsu@swbell.net

956/793-1164

**PRODUCTS:** consulting-general;  
CPA services

Steven H. Shimotsu CPA specializes in bank lending support services, including external loan portfolio reviews for quality and regulatory compliance assessment, and providing for appraisal reviews. Services also include hands-on assistance in strengthening loan administration and credit departments, developing written loan policies and procedures, and providing formal credit and financial statement analysis training.

**STINSON****Stinson LLP**

Dallas, Texas

Member since 2021

Robert Flowers

robert.flowers@stinson.com

214/560-2238

www.stinson.com

**PRODUCTS:** compensation strategies;  
financial institution regulation; law firms/  
legal products and services; merger and  
acquisition services

Stinson LLP represents hundreds of financial institutions on a wide range of banking issues. Working closely with community, regional and large national banks throughout the U.S., Stinson attorneys have vast experience handling mergers and acquisitions, regulatory and operations matters, new product development, commercial lending deals, prepaid cards and payment systems, creditors' rights, bankruptcy issues and commercial and class-action litigation.

**Stovall Grandey & Allen LLP**

Fort Worth, Texas

Member since 1987

Carol Allen

callen@sga-cpas.com

817/632-2500

www.sga-cpas.com

**PRODUCTS:** consulting-financial;  
CPA services; internal audit; tax services

SGA is a public accounting firm located in downtown Fort Worth that specializes in services to community banks. Services include financial statement audits and income tax services, internal audit and compliance reviews. Specific areas of compliance include BSA, ACH, IRR/liquidity, loan and deposit compliance.

**Strategic Resource Management Inc.**

Memphis, Tennessee

Member since 2014

Richard Whiddon

rwhiddon@srmcorp.com

901/692-4860

www.srmcorp.com

**PRODUCTS:** consulting-financial; expense  
management; profitability enhancements;  
vendor management

Strategic Resource Management (SRM) has helped more than 1,050 financial institutions add \$3.6 billion of value to their bottom line in critical areas such as payments, digital transformation, core processing, artificial intelligence and operational efficiency. SRM's decades of experience have lowered costs, enhanced revenues, increased productivity and provided a competitive edge for clients in an environment of constant and accelerating change.

**Strunk LLC**

Atlanta, Georgia

Member since 2017

Kristi Daly

kdaly@strunkaccess.com

713/423-0926 | 800/728-3116

www.strunkaccess.com

**PRODUCTS:** overdraft program consulting;  
risk management

Strunk has developed and implemented successful profit improvement, compliance and risk management solutions for hundreds of community financial institutions. In addition to our core overdraft privilege service, we offer other easy-to-use solutions that help financial institutions boost profitability and more efficiently identify solutions that manage risk and streamline compliance and risk management processes.

**STS Group**

Madison, Alabama

Member since 2019

Courtney Bedenbaugh

courtney@stsgroup.com

205/567-3613

www.stsgroup.com

**PRODUCTS:** security and protection services

STS Group was founded in 2008 out of a passion for service and technology. As the industry emerges into a much different environment, we have a unique perspective and ability to be your strongest security partner.

**Texas Dispute Resolution System**

Lubbock, Texas

Member since 2012

Gene Valentini

odr@lubbockcounty.gov

806/775-1720 | 866/329-3522

www.co.lubbock.tx.us

**PRODUCTS:** law firms/legal products and services

As the appointed state agriculture mediation program, the Office of Dispute Resolution for Lubbock County can assist you and your customers with issues concerning distressed loans. Resolving controversies, disputes and conflicts by employing various dispute-resolution techniques and providing supportive services is our specialty. Strengthening client business relationships is a benefit for all of rural Texas!

**Taylor Print Impressions  
(formerly Curtis 1000)**

Fort Worth, Texas

Member since 2007

Bob Nankivell

bob.nankivell@taylor.com

817/239-6502

www.curtis1000.com

**PRODUCTS:** printing services; promotional items

Taylor Print Impressions' print, marketing and supply solutions are tailored to the unique needs of Texas community banks. Our Taylor Print Impressions Direct technology allows full control over the ordering process. For more than 130 years, our customers have trusted our local consultants to provide everything your bank needs to succeed.

**The Todd Organization**

Houston, Texas

Member since 2012

Gene Peeples (peeplesg@toddorg.com; 713/333-4699) and Leonard Wilson

(wilsonl@toddorg.com; 713/499-7985)

www.toddorg.com

**PRODUCTS:** bank-owned life insurance; compensation strategies; executive and director benefit plans

The Todd Organization specializes in the design, implementation and administration of executive/director benefit and bank-owned life insurance programs. The Todd Organization's strategic alliance with the two leading plan administration firms in the country affords our bank clients access to best-in-class design, compliance and actuarial resources, as well as unsurpassed data security and administrative support.

**Top Flite Financial Inc.**

Williamston, Michigan

Member since 2015

Michael DeWitt

mdewitt@topflitefinancial.com

517/655-2140

www.topflitefinancial.com

**PRODUCTS:** loan products and services; mortgage products and services

Top Flite Financial's mortgage partnership is specifically designed for community banks. We provide risk relief and a superior service commitment by taking on the burden of disclosures, credit approval, loan processing, underwriting, compliance and funding. Grow and retain clients by offering options for every segment, including FHA, VA, USDA/ rural development, jumbo and reverse mortgages.

**Traditions Commercial Finance LLC**

Corpus Christi, Texas

Member since 2018

Brandon Marshall

bmarshall@traditionsfinance.com

361/317-8300

www.traditionsfinance.com

**PRODUCTS:** factoring

Traditions is a commercial finance Co. specializing in accounts receivable financing and factoring facilities. We value ourselves as an extension of services a bank may offer to the small- and medium-sized business owner. Our goal is to help a client navigate through its working capital needs and transition into a bank facility.

**TransFund**

Hico, Texas

Member since 2010

Audie Wienecke

AWienecke@transfund.com

254/977-2959 | 800/588-6816

www.transfund.com

**PRODUCTS:** debit card products, services and accessories; merchant services

Since 1975, TransFund has been providing ATM driving, debit card processing and merchant services programs for banks throughout Texas. We offer unique card products and promotions designed to help Texas banks maximize their debit card program profitability.

**Travelers**

St. Louis, Missouri

Member since 2009

Danielle Horton

dehorton@travelers.com

501/223-6738

www.travelers.com

**PRODUCTS:** general insurance

Travelers offers a range of insurance protection through Travelers SelectOne+. This flexible product line provides a robust portfolio of insurance options, including D&O, cyber, bankers professional liability, financial institution bonds, ID fraud expense reimbursement and property/casualty coverages. Our dedication to community banks has helped us earn the endorsement of the Independent Community Bankers of America.

**Turner Consulting Services LP**

Arlington, Texas

Member since 2016

Bruce Turner

turner\_consulting@sbcglobal.net

817/860-2898

www.turnerbankconsulting.com

**PRODUCTS:** BSA/AML; compliance; consulting-general; risk management

Turner Consulting Services has been a leading provider of auditing and consulting services since 1992, focusing primarily in the areas of asset quality reviews and regulatory compliance. Our client base consists of community banks throughout Texas, with most having asset sizes under \$2 billion, as our specialty is in providing hands-on service to smaller banks.

**UBEo Business Services**

Austin, Texas

Member since 2018

Eric Reed

ereed@ubeo.com

512/672-4431

www.ubeo.com

**PRODUCTS:** technology consulting and support

Ubeo will be the premier provider within our market area offering true "business technology integration" by constantly seeking the newest, best and most innovative ideas in hardware and software solutions for our customers.

**United States Secret Service—  
Houston Field Office**

Houston, Texas  
Member since 2003  
Tony Guilbault  
tony.guilbault@uss.s.dhs.gov  
713/868-2299  
www.uss.s.treas.gov

**PRODUCTS:** computer security; fraud protection and remediation; security and protection services

The HITEC Electronic Crimes Task Force proactively investigates and performs forensic examinations on crimes involving computer fraud, wire fraud and network intrusions.

**Upgrade**

San Francisco, California  
Member since 2020  
Nik Vukovich  
nvukovich@upgrade.com  
415/940-7688  
www.upgrade.com/landing/institutions  
**PRODUCTS:** loan products and services

Digital marketplace lender focused on providing responsible credit products and services that eliminate fees on everyday transactions for our customers. Upgrade partners with banks to offer an array of consumer credit products, including personal loans, cards, lines of credit, auto refi and HELOCs for purchase in a forward-flow program. Banks collect attractive yields in the 5 percent to 7 percent range, as well as acquire borrowers in their footprint they can convert to core customers.

**USDA Rural Development**

Temple, Texas  
Member since 2009  
Daniel Torres  
daniel.torres@usda.gov  
254/742-9756  
www.rd.usda.gov/tx  
**PRODUCTS:** loan products and services; risk management

Commercial loan guarantee program for businesses in rural areas. Guaranteed loans reduce risk for lenders, do not count against lending limits and may be sold in the secondary market. Lenders use their own forms, loan documents and security instruments.

**The Demand Deposit Marketplace® Program**

enables banks to provide their valued customers with expanded levels of FDIC insurance while having unmatched control over their liquidity and balance sheet needs.

Community banks, mid-sized banks, and some of the largest banks in the world choose R&T because of our experience and flexibility.



- SAFETY
- FLEXIBILITY
- TRANSPARANCY

**R&T**<sup>SM</sup> | DEPOSIT SOLUTIONS

R&T is a service mark of Reich & Tang Deposit Networks, LLC

**Stephen P. Brown**  
Managing Director, Banking & Trust Services  
212-830-5363 - sbrown@rnt.com

reichandtang.com



**Verafin Inc.**

St. John's, NL

Member since 2009

Paul Gauci

paul.gauci@verafin.com

709/752-3050 | 877/368-9986

www.verafin.com

**PRODUCTS:** compliance; fraud protection and remediation; risk management

Verafin is the leader in cloud-based, cross-institutional fraud detection and anti-money laundering collaboration software for more than 1,500 financial institutions, with industry endorsements in 44 states, including the CBA, FBA, IBA, MBA and the ICBA and CUNA Strategic Services.

**Verde Financial Services Inc.**

Victoria, Texas

Member since 2011

Darrell Cooper

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361/649-1778

www.verdefinancial.com

**PRODUCTS:** merger and acquisition services; risk management

Verde Financial Services provides independent loan review, due diligence review and related services. We also provide assistance to banks with regulatory examination preparation/follow-up and assist in compliance with enforcement actions. Verde was formed in 1998 and the principal has 30-plus years' experience as a commercial banker, board member and examiner.

**Vivitec**

Round Rock, Texas

Member since 2020

Terry Pruett

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512/368-9292

www.vivitec.net

**PRODUCTS:** cybersecurity; managed services; penetration testing; technology consulting and support

Vivitec engages strategically to assess your security posture, defines a suite of technology options and then tailors and maintains solutions for your specific business needs, risks, industry and size. We seek to understand your business and technology fully, assess and plan for success, focus on maximizing value to your business with all decisions and ensure that your critical systems and infrastructure are reliable with minimal issues.

**Whitehat Virtual Technologies**

Austin, Texas

Member since 2019

Val King

val.king@whitehatvirtual.com

888/406-8719

www.whitehatvirtual.com

**PRODUCTS:** information technology; information technology services—managed

Whitehat Virtual Technologies is the expert in work-from-anywhere IT—managed, hosted, cloud IT and Citrix and VMware virtual desktops, all backed by guarantees. Whitehat's managed governance and compliance portal simplifies audits and exams the bigger you get. Whitehat's brand of IT creates great end-user experiences enabling employees to serve customers better and enables banks to position staff anywhere it makes sense—branch, home, anywhere. Guaranteed great IT.



CPAs and Professional Consultants

**Whitley Penn LLP**

Plano, Texas

Member since 2013

Kyle Willey

kyle.willey@whitleypenn.com

214/393-9502

www.whitleypenn.com

**PRODUCTS:** CPA services; tax services

Whitley Penn is a public accounting firm that provides a full range of professional services, including tax planning, consulting, financial statement attestation (audits, reviews and compilations), forensic investigation, merger-and-acquisition planning, risk-advisory services, IT audit/consulting, employee benefit plans, client accounting services, business valuation services and investment management.

**Williston Consulting Services LLC**

Horseshoe Bay, Texas

Member since 2020

Christopher Williston

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512/422-6391

missinglinc.com

**PRODUCTS:** consulting—general

Williston Consulting Services LLC offers a variety of consulting services to financial institutions and trade and professional associations, including strategic planning, marketing and client acquisition, public relations, executive coaching and professional development. Its principal, Christopher L. Williston V, is the former CEO of the Independent Bankers Association of Texas and is a 43-year veteran of the Texas banking industry.

**WolfPAC Integrated Risk Management**

Boston, Massachusetts

Member since 2020

David Long

dlong@wolfandco.com

617/261-8148

www.wolfpacsolutions.com

**PRODUCTS:** risk management

WolfPAC Integrated Risk Management is a secure, web-based enterprise risk management solution used to automate the identification of risks, threats and control gaps.

**Works24/Bank On Hold**

Edmond, Oklahoma

Member since 2004

Ryan Humphrey

rhumphrey@onholdworx.com

800/460-4653 | 800/460-4653

www.works24.com

**PRODUCTS:** advertising; on-hold messages

On-hold and lobby video messages.

**Yennik Inc.**

Lubbock, Texas

Member since 2005

R. Kinney Williams

examiner@yennik.com

806/798-7119

www.yennik.com

**PRODUCTS:** computer security; information technology

Yennik Inc. has unmatched experience. We differ from other companies offering penetration testing and FFIEC website audits. This means our attention is on your security rather than selling you other products. We also perform virtual IT FFIEC computer security audits.



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## Contact your Deluxe team for more information:

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