







**Independent
Bankers
Association
of Texas**



Spring 2022

Directory of VendorConnect Companies

What Do I Do Next?

	<p>Register for the 2022 VendorConnect (for free). Click “Banker Registration” at the top of the screen and follow the registration instructions.</p> <p>Share the link with others in your bank so your colleagues can add themselves OR you can add them via the 'Edit Profile' link in the top-left of your account.</p>
	<p>Once registered, click “My Schedule” and set your availability for appointments on May 11, 12 and 17.</p> <p>Then hold tight until the appointment setting phase in late April.</p>
	<p>Between May 5 and May 10, you’ll log in to request appointments with vendors of interest to you as well as accept or decline any inbound appointment requests you receive.</p> <p>Test your system.</p>
	<p>On May 11, 12 and 17, you’ll log in to join your scheduled appointments via a Zoom-like platform. Each appointment is capped at 20 minutes.</p>

Frequently Asked Questions

Where do I view the profiles of the people participating?

Participant profiles will not be visible until we start the Appointment Setting stage so that everyone has time to register and setup their profiles and schedules.

How do I block time I'm not available for appointments?

To facilitate the scheduling process, we ask all participants to keep as much time open as possible during the appointment dates; however, to set a timeslot as unavailable go to your schedule, select the day and next to the time you want to block, click the 'block timeslot' text.

Do I have to accept all of the appointment requests I receive?

You only need to accept requests of interest to you; **however, please accept or decline all appointment requests as soon as you receive them.** Pending appointments prevent the other party from scheduling other appointments at that time, so as a courtesy to other participants we ask that you respond to requests promptly.

Company: 360 View

www.360view.com

Description:

360 View is the CRM platform developed by bankers for bankers. Our solution goes beyond CRM offering a complete suite of tools known as The Growth Platform designed to maximize your team's performance—CRM, sales and service tracking, marketing automation, customer profitability, analytics, and goal and incentive tracking. Know your customers better and help your financial institution grow with 360 View!

Products:

- ✓ Marketing
- ✓ Specific products/services or keywords CRM, Marketing Automation, Goal and Incentive Tracking, Sales Tracking, Service Tracking

State(s) Served: Texas and Minnesota

Company: AccuBranch

www.accubranch.com

Description:

AccuBranch uses DATA to produce actionable STRATEGY to drive GROWTH. We maximize ROI and minimize risk in both your existing network and new markets. We are useful in new branch expansion, existing network productivity, new market expansion, and mergers and acquisitions. AccuBranch provides the basis for informed decision making to ensure thorough market penetration.

Products:

- ✓ Branching Strategies
- ✓ Specific products/services or keywords Strategic planning to drive growth.

State(s) Served: Texas and Minnesota

Company: Adlumin Inc.

www.adlumin.com

Description:

Adlumin Inc. is the command center for security operations built on patented serverless data processing architecture. Adlumin includes data science and threat research strategies, active directory and account monitoring, deep and dark web monitoring, perimeter defense, and log management capabilities. Our mission is to “add luminosity,” or visibility, to customers’ cybersecurity network processes through real-time threat detection, analysis, and response. Adlumin is a cost-efficient platform, viable solution for any sized bank – small, medium, or large. With Adlumin, banks can monitor and defend their networks locally, in the cloud, and across the globe.

Products:

- ✓ Branching Strategies
- ✓ Cybersecurity
- ✓ Risk Management

State(s) Served: Texas and Minnesota

Company: Advantage Health Plans Trust

www.kemptongroup.com

Description:

SIMPLE. PREDICTABLE. TRANSPARENT.

Administered by The Kempton Company and only available to IBAT member banks, AHPT is a health plan run by community bankers for community bankers. AHPT 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.

Products:

- ✓ Human Resources
- ✓ Insurance Products & Services

State(s) Served: Texas

Company: AIS

www.aisinfo.com

Description:

AIS is a Texas-based FinTech firm specializing in Technology, Talent and Data Analytics to support Operations and IT Functions in the financial services sector. We are committed to lowering costs, improving quality and reducing cycle time for our clients. Our software robotics and workforce solutions manage the day-to-day activities, so our clients can focus on growing their business. Our business is helping you do business better!

Products:

- ✓ Artificial Intelligence
- ✓ Consulting
- ✓ Fintech
- ✓ Human Resources
- ✓ Information Technology
- ✓ Insurance Products & Services
- ✓ Loan Products & Services
- ✓ Mortgage Products & Services

State(s) Served: Texas and Minnesota

Company: Applied Micro Technology, Inc.

www.LQAS.com

Description:

We are a software company that was founded by a former examiner. The system automates the lending back office. Once converted the bank can prepare for an exam in 1-2 hours. Loan committee presentations are created in ten to fifteen seconds. Loan review samples are defined in minutes. The system can also grade and writeup all loans in the bank in seconds. Our imaging option will enable remote exams and audits with minimal effort by the bank to provide information. Samples are usually generated in a few minutes. Once samples are created remote access is granted to the requested data and images. Scanning documents are automatically connected to the proper document. We have community banks from seventy million to large banks up to half a trillion in assets on the system. The system is sold on a four-month trial. The bank pays when the system fits the bank

Products:

- ✓ Internal Audits / Loan Products & Services / Risk Management

State(s) Served: Texas and Minnesota

Company: Bank Compensation Consulting, Inc

www.bcc-usa.com

Description:

Bank Compensation Consulting (BCC) specializes in assisting financial institutions with the evaluation of their compensation programs. With BCC's help, banks identify deficiencies in their current programs and create customized plans to fill these gaps. BCC also helps identify ways to offset the cost of plans with Bank-Owned Life Insurance (BOLI). BCC has helped more than 600 banks in 40 states with an expert team that includes CPAs, CFP®s, attorneys, MBAs, a former bank president and a former Texas Bankers Association Chairman. BCC is committed to being the best service provider to their clients. As an affirmation of this commitment, BCC created "BankCare," and internal quality control standard that complements their SSAE 18-SOC Certification.

Products:

- ✓ Consulting
- ✓ Human Resources
- ✓ Insurance Products & Services

State(s) Served: Texas and Minnesota

Company: BankOnIT

www.bankonitusa.com

Description:

BankOnIT helps banks achieve more by streamlining their IT function. With an IT foundation that is built from the ground up and delivered through a team of highly skilled technologists, project managers, former bankers, and auditors, BankOnIT banks are more efficient, more scalable, and better able to focus on ways to deliver a differentiated experience to their customers.

Products:

- ✓ Cybersecurity
- ✓ Fintech
- ✓ Information Technology

State(s) Served: Texas and Minnesota

Company: Beauceron Security

www.beauceronsecurity.com

Description:

At Beauceron Security, we're energized by putting people in control of technology. We believe in the power of positive security cultures in organizations and have developed a platform to help organizations go beyond security awareness and embrace security care-ness.

We've helped more than 500 customers around the world, including some of the world's largest financial institutions, build world-class security engagement programs for their teams that tangibly reduce cyber risk.

Products:

- ✓ Cybersecurity
- ✓ Information Technology
- ✓ Risk Management

State(s) Served: Texas and Minnesota

Company: BHG Bank Group

www.my.bhgloanhub.com

Description:

Since 2001, BHG has originated more than \$10 billion in loan solutions to top-quality borrowers, which community banks can purchase via The BHG Loan Hub. To date, over 1,400 bank partners have trusted in this program as a proven source of interest income and diversification for their bank.

Products:

- ✓ Specific products/services or keywords Prosessional Loan Sales, Portfolio Diversification

State(s) Served: Texas and Minnesota

Company: CalTech

www.caltech.com

Description:

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.

Products:

- ✓ Cybersecurity
- ✓ Information Technology

State(s) Served: Texas and Minnesota

Company: Cennox

<https://cennox.com>

Description:

Cennox RFS provides sales, installation, service, ADA surveys & cleaning on all brands of banking equipment from ATM/ITM/TCRs to Conventional & Back Office equipment. Specializing in Branch Transformation Technology and Solutions, featuring Hyosung ATMs, ITMs and TCRs!

Products:

- ✓ Branching Strategies
- ✓ Consulting
- ✓ Equipment and Supplies
- ✓ Information Technology

State(s) Served: Texas

Company: CliftonLarsonAllen LLP

www.claconnect.com

Description:

CLA provides integrated audit, tax, and consulting services, which includes helping you monitor your progress, evaluate your results, and compare your financial position to your competitors. Our team of industry professionals dedicates 100% of their time to serving banks, relying on a philosophy based on strong client relationships, responsive personnel, and timely service. And while we have the resources of a national firm, we also employ a local approach so you receive high-quality, personalized service. From the very start of our relationship, we analyze potential scenarios so you can develop a comprehensive plan for your future.

Products:

- ✓ Consulting
- ✓ Compliance
- ✓ Information Technology
- ✓ Internal Audits
- ✓ Specific products/services or keywords CECL

State(s) Served: Texas and Minnesota

Company: College Ave Student Loans

www.collegeave.com/partner

Description:

The College Ave Student Loan Referral Program allows partners to refer customers or members with private student loan needs to College Ave for lending, disbursement and servicing. In return, partners receive a referral fee. College Ave has multiple student loan products that provide a better student loan experience for your customers.

Products:

- ✓ Loan Products & Services

State(s) Served: Texas and Minnesota

Company: Compliance Pathways

www.mycompliancepathways.com

Description:

At Compliance Pathways we know it is extremely important that you have a trustworthy resource for legal, regulatory, and compliance questions. A quick and reliable answer is often the single most important factor when it comes to taking care of your internal and external customers. The problem is that the answer almost always requires hours of reading, research and interpretation. This process can lead to feeling overwhelmed, frustrated and unsure. We understand and recognize this feeling. Compliance Pathways offers 100+ years of community bank knowledge and experience from our staff to help bring clarity and confidence to your answers.

Products:

- ✓ Compliance
- ✓ Internal Audits
- ✓ Risk Management

State(s) Served: Texas

Company: CoNetrix

www.conetrix.com

Description:

CoNetrix is a full-service computer networking, security, and compliance firm built on the principles of integrity, innovation, and initiative. CoNetrix has roots dating back to 1977, when it was founded in Lubbock, Texas. We currently serve over 1500 financial institutions across the US and maintain a consistent A+ rating on customer service. Our extensive work with community banks gives us an in-depth perspective of the technology and regulations facing the banking industry. Our auditors are experts in their field, maintaining CISSP and CISA certifications. With our knowledge of emerging technologies, we can provide unique services, including certified VMware health checks and O365 Assessments.

Products:

- ✓ Consulting
- ✓ Compliance
- ✓ Cybersecurity
- ✓ Information Technology
- ✓ Internal Audits
- ✓ Risk Management
- ✓ Specific products/services or keywords GRC, ERM, SIEM

State(s) Served: Texas and Minnesota

Company: CSPI

www.auroradigitalbanking.com

Description:

As a valued software and service provider leading the FinTech industry for 33 years, CSPI continues to focus on the needs of today's progressive community banks to meet the growing demands of account holders by providing digital banking, document management, item processing and managed services.

We are core-agnostic and support API-first technology to create real-time integration for our Aurora Advantage Digital Banking product suite. Our dedicated team strives to enhance the user experience, deliver innovative solutions, significantly increase productivity, and provide exceptional service that exceeds your expectations. We believe if our customer succeeds, we succeed.

Products:

- ✓ Branching Strategies
- ✓ Fintech
- ✓ Information Technology
- ✓ Loan Products & Services
- ✓ Mobile Banking Solutions
- ✓ Mortgage Products & Services
- ✓ Payments/ACH/EFT
- ✓ Specific products/services or keywords Online & Mobile Banking with Bill Pay, Document Management, Item

State(s) Served: Texas and Minnesota

Company: Dell Technologies

www.dell.com

Description:

Dell Technologies helps organizations and individuals build a brighter digital tomorrow. Our company is made up of more than 150,000 people, located in over 180 locations around the world. We're proud to be a diverse and inclusive team and have an endless passion for our mission to drive human progress.

We started with computers, but we didn't stop there. We are helping customers move into the future with multi-cloud, AI and machine learning through the most innovative technology and services portfolio for the data era.

Products:

- ✓ Artificial Intelligence
- ✓ Consulting
- ✓ Core Processing
- ✓ Cybersecurity
- ✓ Equipment & Supplies
- ✓ Fintech
- ✓ Information Technology
- ✓ Marketing
- ✓ Specific products/services or keywords

State(s) Served: Texas and Minnesota

Company: Deluxe Corp

www.deluxe.com

Description:

Deluxe is a \$2B trusted payments and business technology company whose goal is to help communities thrive. We do this by championing banks and small businesses. Our innovative solutions have been revolutionizing the way businesses pay, get paid, optimize and grow for over a century.

Products:

- ✓ Consulting
- ✓ Equipment & Supplies
- ✓ Fintech
- ✓ Human Resources
- ✓ Marketing
- ✓ Payments/ACH/EFT

State(s) Served: Texas and Minnesota

Company: Edge One

www.edgeone.com

Description:

Edge One is a leading provider of self-service and assisted self-service solutions (ATMs, ITMs and TCRs) in MN, WI, IL, OH and MI. Edge One promotes a highly integrated and holistic “operations first” approach that includes sales, first- and second-line service, transaction processing, compliance assistance and managed portfolio services. This approach, empowered by our highly experienced and capable associates, delivers quality, simplicity and value.

Products:

- ✓ Branching Strategies
- ✓ Compliance
- ✓ Equipment & Supplies
- ✓ Specific products/services or keywords ATM, ITM, TCR

State(s) Served: Minnesota

Company: FI Works

www.fiworks.com

Description:

FI Works™ is a complete software solution for bank sales and marketing that outperforms any other offering in the industry. It includes advanced predictive modeling of extensive customer, market and prospect data to drive smarter campaigns that target customers with the greatest propensity to buy. No other solution provides this kind of intelligent targeting that fills frontline work queues with leads that drive such a high success rate. Bankers love FI Works because the easy-to-use workflows, scorecards and dashboards show them exactly what to work on every day to grow revenue and customer relationships while tracking their performance against goals.

Products:

- ✓ Artificial Intelligence
- ✓ Fintech
- ✓ Marketing
- ✓ Specific products/services or keywords Data Analytics, CRM

State(s) Served: Texas and Minnesota

Company: Fitech Payments, LLC

www.fitech.com

Description:

Fitech is a leading provider of payment processing solutions delivered to business owners through their banking partner. These solutions include all aspects of payments acceptance, from processing transactions to providing the related solutions and integrations. This product offering is not only in demand by businesses, but is also a proven profit-generator for the FI when implemented correctly.

Products:

- ✓ Payments/ACH/EFT

State(s) Served: Texas and Minnesota

Company: Glory Global Solutions

www.us.glory-global.com

Description:

Glory is the worldwide leader in cash automation and is deployed by over 60% of U.S. Financial Institutions. Our customers experience an industry leading average equipment uptime of 99.8%.

Glory's cash recycling, coin recycling, and self-service solutions eliminate time-consuming & wasteful processes within your bank. Allowing your staff 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.

Products:

- ✓ Branching Strategies
- ✓ Compliance
- ✓ Equipment & Supplies
- ✓ Internal Audits
- ✓ Payments/ACH/EFT
- ✓ Risk Management
- ✓ Specific products/services or keywords Cash Automation

State(s) Served: Texas and Minnesota

Company: Habermeld

www.habermeld.com

Description:

Habermeld works with financial institutions nationwide to significantly increase recurring non-interest income, loan volume, and low-cost core deposits. Clients typically add 2x new, core retail and business customer openings through a proven, data-driven strategy for growth/profitability. Habermeld partners gain more ROA and ROE, lower cost of funds, and better manage margin compression. Community Banks partner with Habermeld to:

1. Cost-effectively acquire more profitable retail and business relationships (incl. lending relationships);
2. Attract new deposits in a rising-rate cycle;
3. Properly align your products, policies and procedures;
4. Increase recurring non-interest income;
5. Attract, Train, Retain Top Talent throughout your branch network.

Products:

- ✓ Consulting / Marketing
- ✓ Specific products/services or keywords

State(s) Served: Texas and Minnesota

Company: IBT Apps

www.ibtapps.com

Description:

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. Their adaptable i2Suite® banking system is developed with an open API and equipped with a comprehensive suite of products that streamline operations, control costs, and mitigate risk. Learn what it feels like to transform your bank using one total solution, while promoting revenue growth and improving your customer's experience. "We know working with a core provider can be a love/hate relationship, but we're changing that perception. By working with IBT Apps, your bank doesn't experience a typical vendor relationship. Instead, you can count on a trusted partnership that delivers the service and support your community bank deserves. We provide service beyond the transaction because that's how it should be." -Phil Layher, Director of Business Development

Products:

- ✓ Core Processing
- ✓ Fintech
- ✓ Information Technology
- ✓ Mobile Banking Solutions

State(s) Served: Texas and Minnesota

Company: ICBA Securities Corp

www.icbasecurities.com

Description:

ICBA Securities provides a full suite of investment products and services for community banks through its exclusively endorsed broker, Stifel. Included are traditional debt securities, interest rate products, whole loans, and M&A and bank valuation services. Stifel also has state-of-the-art asset/liability and bond accounting products. It offers investment banking services through KBW. ICBA Securities, a wholly owned subsidiary of the ICBA, provides a full calendar of educational events for community bankers and investment professionals. ICBA Securities is endorsed by 34 affiliated state banking associations, and is the only broker/dealer owned by the community banking industry.

Products:

- ✓ Broker/Dealer Services
- ✓ Loan Products & Services
- ✓ Risk Management
- ✓ Specific products/services or keywords Interest rate products

State(s) Served: Texas and Minnesota

Company: ICBM Insurance

www.minnesota.bank/Online/Services/ICBM_Insurance/Online/Services

Description:

Formed in 1997 with a vision to match each bank with the best coverage and pricing available in the market, ICBM Insurance is an independent insurance agency owned by ICBM. We focus on the success of ICBM members. Through relationships with major insurance companies, ICBM members are provided with a wide variety of valuable insurance resources. Experience the difference of working with a top-ten, commercial insurance agency underwriting only community banks. We will customize your community bank's coverage to make sure you're carrying the right policies and amount of coverage. Protecting your business's ability to thrive is the priority of ICBM Insurance. You'll appreciate our commitment to your bank's success and the customer service that is second-to-none.

Coverages: Cyber; Property & Casualty; Mortgage Insurance Products; Financial Institution Bond; Directors & Officers Liability

Products:

- ✓ Insurance Products & Services

State(s) Served: Minnesota

Company: InfoAgora Inc.

www.infoagora.com

Description:

Since 2004 InfoAgora has been delivering leading-edge (machine learning) predictive analytics, price optimization, economic scenario generation, loss forecasting/loss provisioning (CECL/IFRS9)/stress testing solutions, as well as model validation services.

Our products include:

- Integrated Loss Forecasting, Loss provisioning, and Stress Testing
- Macroeconomic Scenario Generator for Credit and Climate Risk
- Economic and Regulatory Capital Estimation
- Digital Risk Scoring/Risk Rating Models and Adjudication Strategies
- Credit and Deposit Price Recommendation System

What sets us apart from competition: Our solutions are flexible and customizable according to your bank's portfolios and geographical footprint so that your bank can achieve better risk forecasting accuracy and high return on investment (>1000%). For example, our clients have experienced that increased accuracy in forecasting expected losses and provisions enhances profitability of their pricing and lending decisions.

Products:

- ✓ Artificial Intelligence
- ✓ Consulting
- ✓ Compliance
- ✓ Loan Products & Services
- ✓ Mortgage Products & Services
- ✓ Risk Management
- ✓ Specific products/services or keywords local economic scenario generation by asset class and industry, price optimization, fraud and credit

State(s) Served: Texas and Minnesota

Company: IntraFi Network

www.intrafi.com

Description:

Attract large-dollar relationships, grow reciprocal deposits, manage liquidity and earn fee income, diversify funding, and reduce collateralization.

IntraFi's innovative products help financial institutions and organizations of all sizes keep customer money secure, manage cash balances, and increase profitability in ways that would be too difficult or too costly for each to achieve on its own.

Products:

- ✓ Specific products/services or keywords Reciprocal deposits and balance sheet management

State(s) Served: Texas

Company: JMFA

www.jmfa.com

Description:

JMFA is one of the most trusted names in the industry helping community banks improve their performance and profitability. Whether it's recovering lost revenue, reducing net operating costs, uncovering savings opportunities, serving your customers better or delivering a 100% compliant overdraft program—JMFA offers comprehensive consulting to help you deliver measurable results. Our fully-disclosed and transparent overdraft solution exceeds regulatory expectations, adds significant value to customers, as well as streamlines procedures and improves revenue. Our team of expert negotiators has the experience and insight from working with industry vendors to best determine if you're paying too much for core processing, card services, card brand agreements, internet banking and more. JMFA is proud to be a preferred provider among many industry groups.

Products:

- ✓ Consulting
- ✓ Compliance
- ✓ Specific products/services or keywords overdraft, contract negotiation

State(s) Served: Texas and Minnesota

Company: KBRA Analytics

www.kbraanalytics.com/kfi

Description:

KBRA Financial Intelligence (KFI) provides data and analytics for the financial community, with coverage of the North American financials sector and U.S. banking data. Data selection is industry-driven and aligns with the needs of community banks. KFI streamlines workflows for peer and performance benchmarking, financial assessment scores, M&A evaluation, and market analysis. Delivery methods include a web platform, Excel add-in, and data feeds.

Products:

- ✓ Branching Strategies
- ✓ Compliance
- ✓ Fintech
- ✓ Information Technology
- ✓ Risk Management
- ✓ Specific products/services or keywords Business Intelligence; Financial Analysis

State(s) Served: Texas and Minnesota

Company: Lend Smart Mortgage, LLC

www.lsmwholesale.com

Description:

LendSmart Mortgage's Wholesale Division provides a compliant and profitable opportunity for our bank partners to expand upon their current portfolio of mortgage products. We adapt our systems and support to fit each of our bank partner's unique needs. We integrate our vast knowledge and experience with USDA, VA, FHA and Conventional loans into each bank's business model with the goal of providing a seamless lending experience for their staff and depository clients. Our partners enjoy increased loyalty and customer retention due to the addition of these new, home buying loans they are able to offer. At LendSmart Wholesale, one of our greatest sources of professional satisfaction comes from providing USDA mortgages to underserved, rural community members in pursuit of the American dream. Regardless of your loan volume or mortgage experience, we invite a brief, exploratory conversation to assess the benefits of our organizations working together to serve your community's needs.

Products:

- ✓ Broker/Dealer Services
- ✓ Loan Products & Services
- ✓ Mortgage Products & Services

State(s) Served: Texas and Minnesota

Company: Onovative

www.onovative.com

Description:

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.

Products:

- ✓ Marketing

State(s) Served: Texas and Minnesota

Company: Pinnacle Financial Strategies

www.pinnaclefinancialstrategies.com

Description:

Pinnacle helps your community bank improve customer service through a blend of Mystery Shopping for your branches, Sales/Service training for your frontline employees and managers, and Coaching Skills for your leaders. We customize the perfect blend of shops in your lobby, through your drive-through, over the phone, and more.

Products:

- ✓ Branching Strategies
- ✓ Consulting
- ✓ Human Resources
- ✓ Marketing
- ✓ Specific products/services or keywords Mystery Shopping, Customer Service Training, Sales Training, Coaching Training, Leadership Development

State(s) Served: Texas and Minnesota

Company: Promontory MortgagePath

www.mortgagepath.com

Description:

Promontory MortgagePath combines extensive mortgage operations and compliance expertise with industry-leading technology to provide comprehensive, cost-effective digital mortgage and fulfillment solutions. Our mortgage technology and end-to-end fulfillment services help community banks build franchise value and expand relationships with their customers.

Our solutions give community-focused financial institutions a mortgage business that can withstand all market conditions by providing the technology, including a POS and LOS, and back-office operational support, such as processors, underwriters and closers, required to profitably grow their businesses.

Products:

- ✓ Fintech
- ✓ Mortgage Products & Services

State(s) Served: Texas and Minnesota

Company: PULSE, A Discovery Company

www.pulsenetwork.com

Description:

PULSE, a Discover Financial Services (NYSE: DFS) company, is one of the nation's leading debit/ATM networks. Financial institutions, merchants, processors and ATM deployers across the United States and around the world depend on PULSE's comprehensive suite of products and services and its commitment to providing exceptional client service, flexibility, security and superior economics. PULSE also is a resource for debit education, research and knowledge drawn from more than three decades of industry experience. For more information, visit www.pulsenetwork.com.

Products:

- ✓ Core Processing
- ✓ Payments/ACH/EFT

State(s) Served: Texas and Minnesota

Company: Qoosh Technology - Quilo

www.quiloit.com

Description:

Quilo is a SaaS providing a fully digital lending platform that empowers banks to underwrite, approve, instantly fund and service personal loans for their account holders AND provide instant financing for the customers of their small business clients who sell products and services that cost hundreds or thousands of dollars. Quilo was voted Best of Show by bankers at ICBA National National Convention in March.

Products:

- ✓ Fintech
- ✓ Specific products/services or keywords Digital Lending, BNPL, Digital Banking, Strategy, POS Financing

State(s) Served: Texas and Minnesota

Company: S&P Global Marketing Intelligence

www.spglobal.com/marketintelligence

Description:

S&P Global Market Intelligence Inc. provides financial and industry data, research, news, and analytics to investment professionals, government agencies, corporations, and universities worldwide. The company integrates news, market and sector-specific data, and analytics into tools that help its clients to track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuation, and assess credit risk. It delivers analytic measures, company data, pricing and market data, reference data and classifications, and ratings and research through various web-based platforms, including desktop platforms, mobiles, data feeds, and on-demand solutions. The company offers solutions in the areas of credit analysis, quantitative analysis, fundamental analysis, portfolio and risk analysis, idea generation, research, investment strategy, enterprise solutions, real-time solutions, and regulatory solutions.

Products:

- ✓ Artificial Intelligence
- ✓ Branching Strategies
- ✓ Compliance
- ✓ Fintech
- ✓ Information Technology
- ✓ Insurance Products & Services
- ✓ Loan Products & Services
- ✓ Mortgage Products & Services
- ✓ Risk Management

State(s) Served: Texas and Minnesota

Company: Spillane Consulting Associates, Inc.

www.scapartnering.com

Description:

Spillane Consulting Associates provides professional consulting and outsourced services to the mortgage industry in the areas of loan manufacturing, compliance, quality control, mortgage servicing, mortgage systems technology, secondary marketing, staff development, and digital marketing.

SCA understands that mortgage consulting is a people business and has thus assembled a diverse team of experienced subject matter experts from across the industry to bring the multitude of perspectives needed to find the optimal solution for any of your businesses problems or goals. We provide a full suite of mortgage consulting services to help our clients drive their mortgage performance, improve their mortgage operational plants and maximize the value of their enterprise, addressing the complex and ever-changing components within the industry today.

Products:

- ✓ Consulting
- ✓ Compliance
- ✓ Mortgage Products & Services
- ✓ Risk Management
- ✓ Specific products/services or keywords SCA Mortgage Exchange, SCA Mortgage Manufacturing Analysis, Due Diligence Loan Reviews, Third Party QC Reviews, Customized Solutions

State(s) Served: Texas and Minnesota

Company: StreetShares

www.streetshares.com

Description:

Atlas Business Lending is a rapidly-enabled and complete end-to-end digital small business lending solution for business lending. Atlas runs on proprietary algorithms that assist with guarantor and business risk analysis to help underwriters to reach a decision quickly. Atlas also offers a variety of flexible loan closing options as well as an automated and manual upload process for boarding. Further development is already underway to include additional product modules, such as credit cards and operating accounts.

Products:

- ✓ Loan Products & Services
- ✓ Marketing
- ✓ Mobile Banking Solutions

State(s) Served: Texas and Minnesota

Company: The Baker Group

www.gobaker.com

Description:

The Baker Group has been a trusted financial partner helping community financial institutions improve their decision-making, interest rate risk management, and investment portfolio performance since 1979.

In 1981, founder James V. Baker revolutionized financial risk management with his publication, Asset/Liability Management. In his best-selling book, Dr. Baker recommended integrating interest rate risk and investment portfolio management with balance sheet management to better monitor and measure interest rate risk and improve overall performance. By applying Baker's "total bank" approach, community financial institutions were able to adapt to the changing market throughout the years.

Today, The Baker Group is one of the nation's largest independently owned securities firms specializing in investment portfolio and interest rate risk management for community financial institutions nationwide. After decades of industry service, The Baker Group continues to grow and adapt in order to better serve their financial partners.

Products:

- ✓ Broker/Dealer Services
- ✓ Consulting
- ✓ Risk Management
- ✓ Specific products/services or keywords bonds, portfolio management, asset/liability, alm, interest rate risk, liquidity, modeling

State(s) Served: Texas and Minnesota