

WELCOME TO THE POWER OF PARTNERSHIP

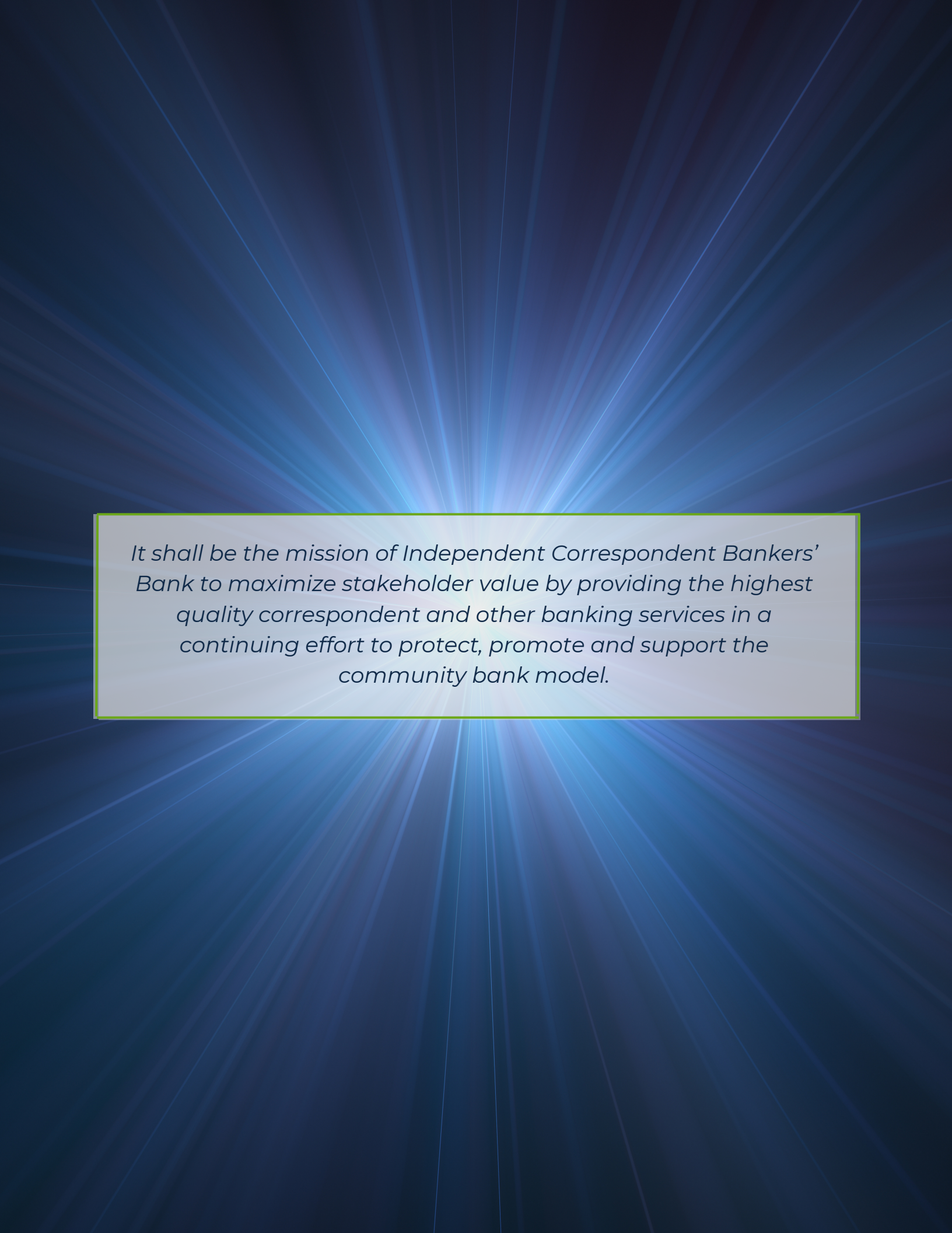
Products & Services



INDEPENDENT CORRESPONDENT BANKERS' BANK



MEMBER
FDIC



It shall be the mission of Independent Correspondent Bankers' Bank to maximize stakeholder value by providing the highest quality correspondent and other banking services in a continuing effort to protect, promote and support the community bank model.

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WELCOME TO THE POWER OF PARTNERSHIP



At ICBB, our goal is to build strong community banks. We believe strongly in the power of partnership to make that happen.

But what is a partner?

A partner puts your best interests first, refusing to compete with you.
A partner cares more about finding solutions than making a sale.
A partner answers your calls and your questions every single time.
A partner shows up for your achievements and your challenges.
A partner keeps their promises-- the big ones and the small ones.

We do all of these things and more.

Why?

We're committed to building strong community banks as a go-to correspondent partner. Because community banks build strong communities across America.



CORRESPONDENT BANKING, PERSONALIZED SERVICE

OUR HERITAGE



Chartered in 1988 as a bankers' bank, Independent Correspondent Bankers' Bank was organized to only do business with other banking institutions and is owned solely by its customer banks.

ICBB provides superior customer service and competitive pricing. We focus our efforts on what matters most to our community bank customers: quality correspondent bank services from a provider that will not compete with your bank.

What makes this concept a reality at ICBB? Simply put, as a user of our services, you may also be an owner of our bank. Our purpose is to help Community Banks cut costs, utilize their staff more efficiently, and find ways to help increase their earnings.

We are the only locally owned correspondent bank in the region, and we believe that doing business with us is good for community banks.

For more information on our products and services please contact one of our Correspondent Banking Account Executives.



HERE'S WHAT OUR CUSTOMERS SAY



When you partner with ICBB, you're going to get a team of professionals who understand community banking. Their sole purpose is to support community banks that want to be competitive and offer a variety of services. ICBB can do some of the heavy lifting to help your bank be successful."

Terry Bunnell
CEO
The People's Bank

"We would absolutely recommend ICBB to other community banks! The partnership allows us to provide a number of financial services to our customers while streamlining our operations and enhancing our operational efficiency."

Tammy Collins
CFO
Auburn Banking Company



"ICBB truly goes the distance in creating solid, fulfilling relationships with our bank. Their staff knows my staff by name, and they are in frequent contact with us to make sure that everything is going great, and they are meeting our needs. They are growing and changing with the times and technology that our current times are demanding."

Christy Carpenter
Executive VP & CTO
Springfield State Bank



<<< Hear more from our customers



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MEET OUR CORRESPONDENT BANKING TEAMS





DEREK HETHERINGTON

PRESIDENT & CEO

Derek Hetherington was named the third President and CEO of the Independent Correspondent Bankers' Bank in January of 2020. He joined the Bankers Bank in 2014 and during his tenure has been primarily responsible for overseeing the growth and credit risk management of the bank's \$275 million participation loan portfolio. With over 16 years of retail banking and commercial lending experience, Derek has worked in every area of the bank. His banking experience started on the teller line and throughout his career he spent time in retail center management, Asset Lending, Business Banking, Commercial Lending and Executive Management.

Derek is a native of Fairbury, Illinois and graduated from Prairie Central High School. After high school, he completed five plus years of military service as a Sergeant in the U.S. Army's 160th Special Operations. At the end of his time in the service, he attended Western Kentucky University where he graduated magna cum laude with a degree in financial management. Derek completed a two year management training program with National City Bank and completed the Omega Credit Certification program. Derek is also a 2018 graduate of the Graduate School of Banking at the University of Wisconsin-Madison. His unique and varied experience has prepared him to be a valuable asset and strategic partner for our community bank clients.

Derek and his wife Sarah, live in Lexington, Kentucky with their two children, Jon Parker and Ella Rae and their two dogs Minnie and Blue. Derek enjoys playing golf, Kentucky Sports, trips to the beach and coaching his kids' sporting events

“ Growing up in a small town, I witnessed how important our community bank was to my hometown. I am particularly proud to be a part of ICBB, which enables me to support the community bank model throughout all of the communities we serve.

”

MEET OUR SENIOR MANAGEMENT TEAM



Becky Sicso
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SVP & Chief Credit
Officer
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Brandon Feltner
SVP & Senior Loan
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Britney Leach
SVP & Director of
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Get to know our staff>>>



MEET OUR ACCOUNT EXECUTIVE TEAM



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MEET OUR CUSTOMER SERVICE TEAM



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Caty Harrod
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MEET OUR CREDIT SERVICES & MORTGAGE TEAMS



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BROWSE OUR PRODUCTS & SERVICES



DEMAND DEPOSIT ACCOUNTS



Juggling multiple correspondent service providers can be more of a chore than a value-add. With ICBB, you don't have to. We're ready to be your go-to correspondent partner, and a one-stop shop for all the services your bank needs. Choose between a Basic or Premier DDA, and begin a valuable, lasting partnership.

DDA BASIC

- DDA Target Balance Requirement of \$50,000.00 with a Monthly Account Maintenance Fee of \$250.00
- OR a DDA Target Balance Requirement of \$250,000.00 with no Monthly Account Maintenance Fee.
- Monthly Shareholder Discount with Stock Purchase
- Agent Federal Funds and/or Fed Fund + Investment
- DDA Overdraft Protection Included with approved FF Line of Credit.
- BBCONNECT Basic Access with a Maximum of 5 users including Designated Security Officers
- Unlimited Domestic Settlement Wire Transfer's Only under the BBCONNECT Basic Configuration

DDA PREMIER

- DDA Target Balance of \$50,000.00 or \$250,000.00
- Monthly Settlement-Fixed Fee
- Monthly Shareholder Discount with Stock Purchase.
- In-House Data Processor Banks Receive Incoming ACH Informational File Delivery at No Charge.
- DDA Overdraft Protection Included with approved FF Line of Credit.
- Unlimited Debit/Credit Entries Posted.
- Unlimited ACH Returns/NOC's/Origination Files, Inter-Respondent Transfers, and Currency & Coin Orders.
- BBCONNECT Full Access with Unlimited Users and (1) Free On-Site Training Session if requested.
- Agent Federal Funds and/or Fed Fund + Investment.



ACCOUNT FEATURES	DDA BASIC		DDA PREMIER	
DDA Target Balance	\$50,000	\$250,000	\$50,000	\$250,000
FDIC Insured	✓	✓	✓	✓
FF Account w/ interest posted daily	✓	✓	✓	✓
DDA & FF Account Statements Daily or Monthly	✓	✓	✓	✓
Fed Fund Line of Credit	✓	✓	✓	✓
Fed/ICBB Settlement Agreements Required	✓	N/A	✓	✓
1ST Look to Purchase ICBB Loan Participations	N/A	✓	N/A	✓
Monthly OPT IN Credit	N/A	✓	N/A	✓
OPT IN Agreement Required	N/A	✓	N/A	✓
BBCONNECT Access Level	BASIC	BASIC	FULL	FULL
BBCONNECT Max. # of Users	5	5	Unlimited	Unlimited
BBCONNECT Training Session	✓	✓	✓	✓
Settlement Wires Only	✓	✓	✓	✓
Monthly Account Maintenance	\$250	\$0	\$0	\$0
Monthly Settlement-Fixed Fee	N/A	N/A	✓	✓
Monthly Shareholders Discount (if applicable)	✓	✓	✓	✓



SETTLEMENT SERVICES



Coordinate effective investments by settling all your transaction at ICBB. Our Settlement Services work in tandem with our Demand Deposit Account and our Federal Funds programs to put your federal reserve settlement to work for you, with little to no effort on your part. Here's how it works:

The Settlement Services Process:

- 1 We receive your federal reserve settlement into your ICBB demand deposit account (DDA).
- 2 Interest is paid on Federal Funds invested with ICBB and credited daily to your DDA.
- 3 We sell your excess funds through our Agent Federal Fund or Fed Fund + program in increments of \$1,000.00.

**Agency Federal Funds mitigates your concentration risk by distributing your funds pro-rata to our approved upstream financial institutions that have been evaluated to meet our specific financial guidelines.*

- 4 You monitor your daily settlement position in real time via BBConnect platform.

Best-in-Class Service

Our top-notch customer service team is here to help your community bank navigate this process from start to finish. We pride ourselves on going above and beyond and have even served as a contingency for customers in the event of inclement weather, insufficient staff, or issues with their processor. Ask your account executive about our Settlement Services today.



FEDERAL FUNDS PROGRAMS



Agent Federal Funds Program

Our Agent Federal Funds program allows for the automatic, overnight sweep of excess funds in \$1,000 increments from your ICBB DDA. This program saves you time and frustration when it comes to analyzing your investable position. A daily snapshot bank statement and real-time account information is also available throughout the business day. Agent Federal Fund interest is accrued and paid daily to your ICBB DDA Account.

Federal Funds + Program

Fed Funds + is our newest enhancement to the Agent Federal Funds Program offering an alternative investment option for overnight excess balances.

Program Highlights:

- ✓ Managed Account Services by ICBB as your EBA Agent
- ✓ Daily EBA Reporting via BBCONNECT
- ✓ Eliminates Concentration Risk
- ✓ Protects Against Negative Secondary Market Rates
- ✓ EBA Balances are Zero Risk Weighted for Regulation F Reporting
- ✓ No Risk Investment Option



BBCONNECT



As an ICBB customer, BBCONNECT is your one-stop online correspondent system. The high security website offers easy access to submit, report, and audit all correspondent transactions, and provides customers with the flexibility to use either the BASIC or FULL version connectivity, based on their needs.

System Highlights Include:

- Digital User Certificate combined with Username, Password and Challenge Question to comply with Multi-Factor Authentication requirements.
- Online Training Videos & Resource Documents
- Real Time Cash Position via the BBCONNECT Dashboard
- An Integrated OFAC database checks Wire Transfers and ACH International Transactions Automatically. Outbound International Wire Transfers with Intelligent Payee Feature
- Outbound Domestic Wire Transfers provide nearly real-time processing, and feature ABA Look-Up, Verification with AutoFill, and Email Notifications.
- ACH Import & Export Capabilities
- FRB Currency and Coin Orders
- Large Dollar Notifications and FRB Check Adjustments In/Out



ACH ORIGINATION



ICBB is pleased to offer a full, web-based ACH origination platform to our community bank customers. Our platform allows community banks to process ACH Client system-created files and customer-created files – both NACHA formatted and CSV, with no software download.

Program Highlights:

- ✓ ALL SEC codes including IAT
- ✓ SSO from many online banking platforms
- ✓ Automated recurring transaction capabilities
- ✓ Easy transaction updates on a single screen
- ✓ Multi-layered authentication and user permissions
- ✓ ALWAYS compliant with NACHA rules



CHECKDIRECT

IMAGE CASH LETTER PROCESSING, DESIGNED FOR COMMUNITY BANKS



The CheckDirect Program allows community banks to maximize their ICBB account relationship combined with their existing Data Processing Infrastructure to securely transmit Outgoing (Forward) and Incoming (Fed Receipt) Image Cash Letter (ICL) files for processing and settlement..

image Cash Letter Processing, Settlement, and Billing:

The CheckDirect Program supports ICL solutions for both in-house and out-sourced data processor Community Banks. CheckDirect Customers may review their daily ICL debit/credit settlement entries on the main BBCONNECT Dashboard, and Monthly CheckDirect Billing Reports are located in the BBCONNECT Reports Folder for customer convenience.

ICBB Proudly Offers Sponsored ECCHO Membership:

To participate in the CheckDirect Program, Banks are required to join ECCHO as a sponsored member. Annual ECCHO membership benefits include:

- ✓ Advocacy,
- ✓ Coverage,
- ✓ Member Discounts,
- ✓ Research/Adjustment Contacts,
- ✓ Online ECCHO Rules Access,
- ✓ Educational Opportunities for all things check.

Annual ECCHO Membership dues are billed through a bank's ICBB account relationship. www.eccho.org.

CheckDirect Features & Benefits:

- ✓ BBCONNECT Full provides secure ICL processing, with integrated duplicate ICL file detection.
- ✓ ICL settlement entries available via BBCONNECT Full Version
- ✓ Check Adjustment Requests for Entry Dollar Threshold is >\$0.01 for all investigation types.
- ✓ Research and Adjustment Case Submission daily cutoff time: 4:00 p.m. ET.



DE NOVO SERVICES



Starting a new bank can be a daunting task; that is why having the right correspondent partner can make all the difference. Since 1988, Independent Correspondent Bankers' Bank, has been helping de novo bank organizers effectively streamline the process from inception to opening.

ICBB provides a full range of de novo banking services, from a correspondent operational account and escrow services, to lending, investments, policy development, compliance services and more. ICBB has the solutions, expertise, and dedicated customer service to ensure the organizational process goes smoothly and your de novo bank is successful.

Agent Escrow Services

Providing you with a secure and efficient way to manage your fund subscriptions, services include:

- Escrow Account Reporting,
- Payment Processing, and
- Escrow Funds Management.

Operational Services

Operational services backed by our experienced customer service team that will work with you to ensure your backroom operations are efficient and cost effective. Services Include:

- BBConnect Online Correspondent System,
- Cash Letter Clearing & Settlement,
- Currency Ordering,
- Imaged Canadian Cash Letter Processing, and
- Domestic & International Wire Transfers.

Fed Funds Services

ICBB provides Fed Funds management to community banks wishing to sell their excess funds and manage their liquidity. Services Include:

- Fed Funds Line of Credit,
- Agent Federal Funds, and
- Excess Balance Account Access.



Lending Services

Our team of credit and lending experts will take the time to understand your bank's credit needs and will work with you to provide solutions to successfully grow your earning assets. Services include:

- Loan Participations (Buy and Sell),
- Bank Stock Financing,
- Organizational Lines of Credit,
- Directors and Executive Officer Loans, and
- Commercial Credit Underwriting.

Investment Services

Portfolio, liquidity, and asset liability management services to efficiently manage your bank's investment portfolio. Services include:

- Investment Strategy and Liquidity Management,
- Bond Accounting and Safekeeping,
- Securities Trading and Sales, and
- Asset Liability Management Services.

Compliance Services

ICBB affiliate Bankers Service Corporation (BSC) provides compliance support and consulting services designed specifically for community banks. With over 150 years of exam and audit experience, BSC's staff will work with you to develop the scope of compliance support you need. Services include:

- Policy Development and Review,
- Compliance Review,
- Compliance Training,
- Internal Audit,
- Annual Loan Review, and
- Consultation and Support.

ICBB Events

ICBB is pleased to offer de novo organizers and their staff the opportunity to attend premiere events at no cost during their organizational period as follows:

- 2 FREE Registrations to attend the ICBB/FNBB Annual Investment Conference,
- Unlimited FREE Registrations to attend the ICBB Annual Credit Conference,
- FREE unlimited Registrations to attend the Bank Operations Opportunities Meeting (BOOM), and
- FREE Unlimited Registrations to attend ICBB CHECK & ACH Educational Events.



BANKERS AGRICULTURAL FINANCE SERVICE



Bankers' Agricultural Finance Service, a division of Independent Correspondent Bankers Bank, Inc. offers a Farmer Mac solution to community banks so they can provide the best possible options to their farmers and/or prospects, and other owners of agricultural property in the US.

There are no prepayment penalties on most loans, along with attractive rates and terms. We provide land loan financing nationwide for acquisitions, refinancing existing debt and financing capital expansion. You can benefit from our experience in structuring solutions for your customers' family or corporate farm and ranch operation.

Loan Options

Fixed Rate Products have a fixed interest rate for the entire loan term with options from 10 to 30-years. If the amortization exceeds the term, the loan will have a balloon payment at maturity. (i.e. On a 15-year fixed term loan with 25-year amortization, the loan balloons in 15 years and the balloon payment is due at that time.)

Adjustable Rate Mortgage (ARM) Products have a fixed interest rate for the initial period selected, then reprice and fix again for the specified period. This continues throughout the loan term. (i.e. On a 10/1 ARM, the loan will be fixed for the initial fixed rate period of 10 years then reprice every 1 year.)

Variable Rate Mortgage (VRM) Products are fixed for an initial period, reprice, and are then fixed for the shorter of the same period or the remaining term of the loan. This continues throughout the entire loan term. (i.e. On a 10-year VRM with a 25-year term, the loan will reprice twice – at year 10 and year 20, then remain fixed for the final 5 years.)

CONTACT



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BANKERS CHOICE CERTIFICATES OF DEPOSIT



For Institutional Purchase Only (i.e.: Banks, Holding Company, or Other Subsidiary with a unique 9-Digit EIN (Employer Identification Number))

Program Highlights:

- ✓ Alternative Short term Investment Option with a Pre-Determined Rate of Return
- ✓ CD Terms: 12-Months
- ✓ Investment Amounts: \$100,000.00, \$250,000.00, or \$500,000.00
- ✓ Fixed Interest Rate
- ✓ Interest Paid Quarterly: Posted to a ICBB DDA or Check
- ✓ Early Withdrawal: Available with Penalty
- ✓ Easy Enrollment Process



CREDIT SERVICES



Quality credits are essential to your profitability. Yet community banks often find themselves limited by their size, access to funding, or legal lending limits. When you partner with ICBB, you don't have to be.

We offer lending solutions for your community bank, regardless of your asset size. Learn more about our credit and lending services [here](#).

Participation Loans

We leverage our vast participation loan network to help community banks like you grow their loan portfolios, meet their community's credit demands, and service their largest borrowers with a transparent, non-competitive solution. Additionally, we are a resource for loans to banks whose demand for credit is not sufficient in their communities. With a network of hundreds of banks throughout the region, we can help your bank obtain well-structured, conservative credits with solid yields.

Holding Company Loans and Lines of Credit

We're ready to help your institution with credit facilities for repurchase of stock, acquisition, capital injection, or funding of defined benefit plans (ESOPs and KSOPs).

Bank Organization Loans

We offer loans for organizational expenses to de novo banks as well as initial bank stock financing for officers and directors.

Director and Officer Loans

ICBB can minimize Regulation O concerns by originating confidential Director and Officer loans with competitive rates and flexible terms.



INVESTMENT SERVICES



Make Money Work for You Not the Other Way Around

We combine state-of-the-art bond-accounting/safe-keeping, investments, and trading with the highest standards of customer service. We ease your workload by offering one-stop service and eliminating third-party transfers and unnecessary paperwork.

A Powerful Partnership

ICBB Partners with the First National Bankers' Bank (FNBB), the nation's oldest nationally chartered bankers' bank, to offer a wide array of investment services. ICBB and FNBB investment personnel have worked together for over 15 years. The investment department provides community banks a non-competitive alternative in the investment area, and peace of mind that their investment relationship will be here for them, regardless of what changes take place in the world of correspondent banking.

All reports and documents are delivered digitally at no charge.

Meet the Investment Team



Scott Kimel
Senior Vice
President



Richard Robey
Senior Vice
President



Maria Wilke
Calling Officer



ASSET LIABILITY MANAGEMENT SERVICES



Financial firms are required to effectively measure and manage risk, forecast balance sheet performance, meet regulatory requirements, and make critical business decisions. ICBB/FNBB delivers the power of the FIS Ambit Asset Liability Management (ALM) platform to provide complete multi-dimensional analysis of the balance

sheet, incorporating interest rate risk, income simulation and market valuation using deterministic modeling.

Features include:

- ✓ A flexible, scalable component-based architecture and an object- oriented modeling environment
- ✓ Extensive modeling capabilities and flexibility in defining business assumptions
- ✓ Integration with Microsoft© Excel to provide flexible and powerful reporting

✓ A Certified ALM Program

The ALM model program offered by FNBB is independently certified by Mountain View Risk and Analytics (MVRA). This program certification meets suggested decision risk assessment processes described in regulatory model-related governance. The certification earned a grade equivalent to an “A.” According to the MVRA Executive Summary report, the FNBB program is acceptable by both business and regulatory standards. Processes, report content and user controls are well-defined and expertly executed.





**BANKERS
SERVICE
CORPORATION**

REGULATORY AND RISK MANAGEMENT SERVICES

Offered Through Affiliate Bankers Service Corporation



Bankers Service Corporation stays current on the latest changes in rules and regulations to help your bank remain in compliance with professional consultation, audits, and reviews for all critical areas of your operations, including:

Loan Review

Our internal loan review program incorporates a comprehensive analysis of credit quality and loan administration procedures. We typically conduct reviews annually, semi-annually, or up to four times during a twelve-month period or tailored to individual needs. At the conclusion of each review, a comprehensive report will be prepared and presented to the Directors and management, as requested.

Compliance and Fair Lending Audits and Consulting

Community banks must have a sound Compliance Management System with adequate policies and procedures. Our Compliance Audit Services will help assist in this process. Compliance audits are performed for loans, deposits, Privacy, CRA and other consumer protection areas. The reviews are conducted in accordance with regulatory guidelines and include all aspects of loan and deposit compliance. We also provide fair lending reviews.

Bank Secrecy Act and Anti- Money-Laundering Audits

According to BSA regulations, an independent party must perform an independent test of a bank's Bank Secrecy Act compliance program at least annually. Procedures performed in an independent BSA Review primarily consist of the following:



- Review and determine the adequacy of the Board approved BSA/Anti-Money Laundering Policies and Customer Information Program;
- Sample transactions to determine the integrity and accuracy of the systems for reporting large currency transactions;
- Review the accuracy of tellers work and the completion of Forms 104;
- Determine the integrity and accuracy of the institution's recordkeeping activities;
- Sample new accounts (DDA, Savings, CD's, Loans, Trust) for CIP requirements;
- Sample wire transfers to determine the accuracy of forms and collection of required information;
- Review the accuracy and reasonableness of exempted customers;
- Determine the appropriateness of monitoring procedures for suspicious activity;
- Sample 'high risk' customers to determine possible suspicious activity;
- Review the appropriateness of recordkeeping procedures for the sales of monetary instruments in cash between \$3,000 and \$10,000;
- Determine if procedures are in place to provide for compliance with OFAC requirements and 314(a) requirements;
- Review the adequacy of the institution's ongoing training program;
- Review the Bank's internal risk assessment of compliance with BSA requirements and analysis of high risk customers.

Each review's procedures and findings are submitted to the Board of Directors in a written report.

ACH Compliance Audits

This audit is intended to assist the bank in complying with the annual audit requirement of the National Automated Clearing House Association (NACHA) for banks providing receiving and origination functions for ACH items. NACHA requires that this audit be completed prior to December 31 each year.



Internal Audits and Controls

The internal audit process utilizes risk assessments in order to identify those functions and areas of bank operations that pose the most significant risks to strong and efficient bank performance. From that risk assessment, a program specific to your bank is developed including obtaining an understanding of internal controls in place within the institution over key business processes and how the organization's personnel function under existing controls and manage their assigned responsibilities. The adequacy of existing controls is evaluated through performance of internal audit procedures in the various operational areas of the institution.

Asset Liability Management (ALCO) Audits, Including Backtesting

We will review the Bank's policies and procedures relating to interest rate risk, liquidity, and funds management. We will review the Bank's third party model, if utilized, as well as "back-test" the assumptions used in the model.

Examinations and Investigation Consultation/Problem Banks

For institutions that have been placed under regulatory enforcement action, our staff will work with bank personnel in order to assist in developing needed policies, procedures, and training programs that will enable them to correct the problem areas noted by the regulators.

Strategic Planning Consultation

We can assist your institution with a variety of strategic planning needs.

CONTACT



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www.bankersservice.com



ICBB MORTGAGE PROCESSING



As secondary market mortgage lending grows more complex and specialized, community banks find themselves in the challenging position of trying to manage this product line. The internal management of the department, a fluctuating rate environment, and the cyclical nature of the real estate market creates a trifecta of problems that causes many

community banks to avoid secondary market lending altogether.

At ICBB Mortgage, we provide community banks with the expertise and support they need to originate, process, and close mortgage loans quickly and efficiently.

Partner with ICBB Mortgage Processing to:

- ✓ Generate fee income for your bank.
- ✓ Reduce expenses by outsourcing the majority of the mortgage process.
- ✓ Strengthen and grow your customer relationships.
- ✓ Offer all the popular mortgage products with competitive rates and fees.
- ✓ Give your borrowers a better lending experience from application to closing.

NEW: E-DISCLOSURE PACKAGES

We have upgraded our loan origination software (LOS) to create a digital experience that will expedite the processing, underwriting, and closing of your loans! We now offer E-Disclosure packages that can be E-signed. The loan officer and the borrowers will be notified of updates throughout the loan process via email, where a secure link is provided for the borrower to upload any required documentation.



ICBB MORTGAGE PRESENTS YOUR SECURE SECONDARY MARKET MORTGAGE PORTAL



NEW: Co-Branded Borrower Portal

Make the secondary market mortgage process convenient for your borrowers without sacrificing security. We offer a co-branded website that allows your borrowers to securely apply for a secondary market mortgage loan from our lender 24/7.

- ✓ Access through a secure link on your primary bank website
- ✓ Customized with YOUR bank's branding
- ✓ Loan submission notifications for your lender
- ✓ Maintain your customer relationship throughout the process

CONTACT



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SAPPHIRE

FIDUCIARY ADVISORS

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- ❖ Today's community banks face a daunting set of challenges. In this environment, new sources of recurring, non-interest income and efficiency are more important than ever.
- ❖ Community banks that do not provide fiduciary services run the risk of losing customer relationships, loans, and deposits to a wide array of competitors. Without the scale to efficiently provide fiduciary services, community banks that have trust & investment departments often operate them at a loss.
- ❖ Sapphire, an affiliate of Independent Community Bancorp, Inc., has a solution. Ask us how we serve our clients as a fiduciary and how we help community banks compete – profitably.

Advisory services are offered through Sapphire Fiduciary Advisors, LLC (Sapphire), a registered investment adviser. Independent Community Bancorp, Inc. (ICBI) is not registered as an investment adviser. Investment adviser representatives of Sapphire offer advisory services through Sapphire, and not through a bank, ICBI, or other subsidiaries or affiliates of ICBI. Sapphire is not affiliated with the financial institution where Sapphire offers investment advisory services. Products and services offered by Sapphire:

are not insured by the FDIC;
are not deposits or other obligations of a bank and are not guaranteed by a bank; and,
are subject to investment risks, including possible loss of principal.



INTERNATIONAL SERVICES



We Live in a Global Economy

Your community's local economy is expanding beyond city limits. There's a good chance that your community's largest employers and most profitable customers are doing business overseas. If they can't conduct that business through your institution, you may be risking that customer relationship.

Deliver Customer Value Through Cross-Border Services

ICBB, in partnership with Ascendant FX, provides Community Banks with online access to International payments providing them with the ability to attract higher value clients. Community Banks that utilize ICBB BBCONNECT full version system may access Ascendant's International payment services seamlessly with the ability to send payments to more than 200 Foreign Countries in over 135 different International Currencies.

Ascendant FX developed its International online platform to accommodate the specific needs of Community Banks; which includes REG E disclosures, Real Time Exchange Rates, OFAC Scanning, Dodd Frank Reporting, and Payee Intelligence which prompts the user for country specific information during the creation of International Payments.

Services Available

- ✓ International Wire Out Transfers-US Dollar or International Currency
- ✓ International Wires In via SWIFT
- ✓ Foreign Check Collection/Cash Letter
- ✓ Canadian Check Collection-US Dollars or Canadian/Cash Letters
- ✓ Foreign Currency Purchase & Redemption (excluding coin powered by CXI)



MERCHANT SERVICES

POWERED BY ELAVON

Why Offer Merchant Services?



Your commercial customers power your community, and you power them. Why not offer them more?

With Merchant Services, powered by Elavon, your bank can process credit card payments for your commercial customers, saving them money and offering them an experience tailored to their needs (versus competing processors). Your bank can then nurture profitable relationships, attract new commercial clients, and improve the customer experience. Here's what Elavon can offer your institution:

Innovative Processing Solutions

Offering the latest in payment options including all-in-one wireless smart terminals, mobile, and tablet-based payment solutions to process payments in-person, mobile and online – including AlipayTM, Apple PayTM and Google PayTM, while processing at an exceptional uptime service rate of 99.999%.

Support to Meet Your High Standard

Elavon offers a support structure like no one else in the industry. Our dedicated Partner Management team and In-Market Account Executives are skilled professional experts ready to serve you. The team provides on-going staff training and support with co-branded marketing and pro-active outreach to grow your customers.

Earn More Revenue

Our direct acquiring and settlement program allows you to earn more while offering your customers flexible pricing plans that save them money.

No Risk or Liability

Elavon assumes all risk for your customer accounts, so you can focus on what's important: serving your customers.

Program Features

- One international processing platform
- Flexible, customized pricing programs
- No early termination fees (ETF) for merchants
- North America based customer support.
- Next-Day Funding and Same-Day Funding available
- Customized training program & dedicated support team



MERCHANT SERVICES (CONTINUED)

Valuable Incentive Programs

With lucrative revenue share programs and flexible buy rates, we have a plan to help you build a better customer base.

Trust and Reliability

We are a leading global payments provider, processing more than 3 billion secure transactions. We work with more than 1,500 global financial partners serving 20,000+ branches.

Customer Focus

24-Hour turnaround on applications, high approval rates, meaningful connections with customers through dedicated customer account managers, welcome calls and onboarding, accurate reliable reporting anytime, anyplace.

Secure Payment Solutions

All Card Types, Pin Debit, EBT, Corporate/Pcards, American Express OptBlue, Dynamic Currency Conversion (DCC), Multiple Currencies (MCC).

Want to take the next step? Check out our credit card programs. >>>

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CREDIT CARD SOLUTIONS



ICBB, in partnership with global payments industry leader Elan Financial Services, offers an efficient, easily managed, and profitable credit card program in which Elan is the credit issuer and service provider.

The Elan credit card program is designed to help your bank earn income, increase market share and gain a competitive advantage with solutions for consumers and business customers alike.

Consumer Card Products

- ✓ Cash Rewards VISA®
- ✓ VISA® Platinum Cards
- ✓ VISA® Classic Card
- ✓ VISA® Travel Rewards Card

Business Card Products

- ✓ VISA® Business Card
- ✓ VISA® Business Travel Card
- ✓ VISA® Company Card

Benefits for your Community Bank:

- Minimal costs associated with the program as Elan handles all support functions.
- You earn income based on the compensation program you select to best meet your needs.
- A credit card program that puts your bank name in front of your current and prospective customers.
- Elan ensures the privacy of your cardmembers and confidentiality of your card program.
- Elan provides you with personalized branded applications and forms.
- Elan creates the card plastics with your logo, then embosses and distributes all cards, PINS and regulatory information to your cardmembers.
- Elan establishes and manages guidelines for processing, underwriting and decisioning applications.
- Elan provides a variety of online tools for application submission, decisioning and tracking.



RELOADABLE VISA CARDS



ICBB, in partnership with Convenient Cards, provides Prepaid Card Programs for community banks and their customers. By adopting the program, you can:

- ✓ Generate New Fee Income
- ✓ Add Value to Existing Customer Account holders
- ✓ Defend Against Alternative Financial Product Providers

Cards Available

Convenient Access Visa Prepaid Card

The Convenient Access Visa® Prepaid Card is a general purpose reloadable prepaid card with hundreds of applications.

Convenient Access Visa Gift Card

The gift that allows the recipient to purchase exactly what they want.

Convenient Access Visa Payroll Card

Convenient, low-cost alternative to payroll checks that can be loaded / reloaded via direct deposit.

Convenient Corporate World Visa Prepaid Card

Reloadable corporate card for employees / contractors to use for company purchase/spending.

Convenient Visa Incentive Card

Ideal for employee rewards, rebates, consumer promotions, and sales incentives.



CASHPLEASE®

SMART-DOLLAR, SHORT-TERM CONSUMER LOANS



ICBB, in partnership with Velocity Solutions' CashPlease® platform, allows community banks to provide their customers with easy access to cash at affordable interest rates, while staying compliant and dramatically increasing operational efficiencies over manual solutions.

CashPlease® is a turnkey, digital solution that automatically manages the application, processing, underwriting, and funding of each consumer loan.

Benefits of CashPlease®

Earn Revenue

CashPlease delivers a new revenue stream from consumers that would be spending high fees to obtain credit elsewhere.

Stay Efficient

Fully automated program requires no additional support staff or loan officers.

Pass Off Underwriting

Loans are underwritten by Velocity's proven proprietary underwriting technology, which utilizes alternative data-a method encouraged by several regulatory agencies.

Stay Compliant

Compliant with all existing federal lending regulations, including the Military Lending Act.

Boost Retention

Provide your customers with loans that are affordable and responsible, increasing loyalty and retention.

Integrate Easily

Integrates with your core and mobile banking via Single Sign On (SSO), and loans are booked and funded to your core.

Stay Convenient

Velocity develops your white-label website with your colors and logo, so your customers can apply for a loan from anywhere 24/7-- quickly, safely, and privately

Pass Off Marketing

Velocity's marketing team creates marketing materials to support your program at launch and throughout the life of the program, all branded for your bank.

Promote Responsibility

As a community bank, you have an important role to play in protecting consumers from predatory lending sources and to provide them with affordable and convenient access to cash.



OVERDRAFT MANAGEMENT

POWERED BY VELOCITY SOLUTIONS



ICBB, in partnership with Velocity Solutions' Intelligent Limit System®, gives community banks the ability to provide their customers with individual overdraft limits based on their unique ability to repay. Intelligent Limit System® is a truly managed overdraft solution backed by data science, resulting in reduced risk for community banks and their customers, compared to systems which set the same limit for all accounts.

Benefits of Intelligent Limit System®

Managed Program

Limits are customized for each account and adjusted as necessary when there are changes to the risk level of the account.

Revenue Potential

By better serving depositors who have demonstrated an ability to repay at higher overdraft limits, there is a potential to increase your overdraft revenue while also decreasing charge-offs, contributing to significant net income improvement.

Integration

Easily integrates with all core systems, and adaptable if you should need to change core vendors.

Proven Results

99%+ of monitored overdraft events with a limit greater than zero repay the negative balance.

Full-Featured Reporting

ILS reports provide actionable information for management, operations and the regulators with access to real-time dashboards of key metrics.

Prompt, Responsive Support

Our support staff responds promptly, even outside normal business hours. Our support team is entirely US-based, and fully employed by Velocity Solutions.



SMALL BUSINESS BANKING SOLUTIONS



Small Business is Big Business

ICBB, in partnership with Autobooks, is pleased to offer a cost-effective platform to enhance your Small Business Banking Solutions and help you retain and attract new small business clients.

Today's small business owners often source online software solutions from non-bank providers who offer deposit, credit and lending products that compete with community banks.

By leveraging the Autobooks' all-in-one product suite solution, your financial institution can now compete with these non-bank providers and provide your small business customers with the online tools they need to operate efficiently, including the ability to accept online payments in minutes!

The Autobooks Small Business All-In-One Product Suite Features:

- ✓ Digital Invoicing
- ✓ Online Payment Acceptance
- ✓ Automated Bookkeeping
- ✓ Business Bill Pay
- ✓ Financial Reporting
- ✓ Payroll Services



BECOME A SHAREHOLDER



Join Us in Our Mission

A strong bankers' bank makes for stronger community banks. Our holding company, Independent Community Bancorp, Inc., was formed to own 100% of Independent Correspondent Banker's Bank. By becoming a shareholder, your bank will become part of ICBB's continuing success.

For more information regarding shareholder opportunities please contact our ICBB Account Executives at solutions@icbb.bank.





ICBB has been a locally owned, trusted correspondent partner for 35 years, and is still going strong. A correspondent with staying power creates community banks with staying power. Ready to get started? Visit icbb.bank, or contact us at solutions@icbb.bank.



CONTACT US

solutions@icbb.bank