

Introduction to PRI





pri Who We Are



Boutique Consulting Firm with 35 Year History



Specialize in System Evaluation, Contract Negotiation and Profitability Improvements



Community Bank Focus
400+ clients
\$30MM to \$800B in assets

PRI Solutions



Revenue Enhancement

- Profit Improvement Project
- Debit Card Profitability Analysis
- Card Brand Agreement Negotiation
- PIN Network Arrangement Evaluation
- Fee Income Enhancement
- Deposit Account Suite Rationalization



Expense Reduction

- Profit Improvement Project
- System Evaluation, Selection and Implementation
- EFT Network Arrangement Evaluation
- Non-Interest Expense Reduction
- Efficiency Improvement Services
- Staffing and Production Capacity Planning



Process Improvement

- Process Improvement Project
- Merger & Acquisition Integration
- Customer Service Model
- Core & Ancillary System Optimization
- Workflow Redesign
- Organizational Design



Project Management

- Process Improvement Project
- Digital Transformation
- Strategic Planning
- System Conversion Management
- Merger & Acquisition Integration Management

Preferred Vendor Relationships



State Organization Partners

**Arkansas Bankers Association
Community Bankers Association of Georgia
Community Bankers Association of Illinois
Community Bankers Association of Ohio
Florida Bankers Association
Georgia Bankers Association
Iowa Bankers Association**

**Kansas Bankers Association
Louisiana Bankers Association
Massachusetts Bankers Association
Missouri Bankers Association
North Carolina Bankers Association
Tennessee Bankers Association
Virginia Bankers Association**

Meet Our Team

Founder & Partners



Tim Holt
Founder



Mike Holt
Partner
Debit Card Profitability, Non-Interest
Income, Contract Negotiations, Analysis



Mikelle Brady
Partner
Retail Banking, Resource Management,
Strategic Planning, PRI Operations

Meet Our Team

Directors & Oklahoma Relationship Manager



Lisa Fisher

Director of Card Services

Debit Card Profitability, Payments Processing, Contract Negotiation



Brady Chianciola

Relationship Manager

Oklahoma, Iowa, Kansas, Virginia, North Carolina, South Carolina, Massachusetts



Jen Megee

Director of Process Improvement

Project Management, Retail Banking, Deposit Operations, Debit Card Product



Tom McGill

Director of Customer Experience

Retail Banking, Debit Card Profitability, Deposit Product Suite, Digital Transformation



Bill Zumvorde

Director of Business Development



Mike Neale

Director of System Evaluation

Information Technology, Core & Ancillary Systems, Contract Negotiations, Technology Infrastructure

Methodology

System Evaluation, Selection, and Contract Negotiation Process

- 01 Appoint Selection Committee**
Inclusive representation; Management support; Scope control
- 02 Conduct Data Analysis and Needs Assessment**
Gather key data; Review volume dynamics; Interview management
- 03 Develop Baseline Calculation**
Current cost model developed from existing invoice and data
- 04 Develop & Publish RFP**
Define selection criteria & weighted priorities; Powered by discoveries in needs assessment
- 05 Establish Objective Evaluation Models**
Tailored to Bank based upon unique priorities; Weighted scoring
- 06 Evaluate Proposed Alternatives**
References; Functionality; Flexibility; Technology; One-time cost; Ongoing cost; Service/support; Site visits; Demos; Normalization (apples-to-apples)
- 07 Make Final Selection**
Financial & Non-Financial information compiled for management; PRI recommendation presented
- 08 Negotiate Contract**
SLAs; Payment schedule; Non-performance penalties; Proposal incorporation; Bank legal review

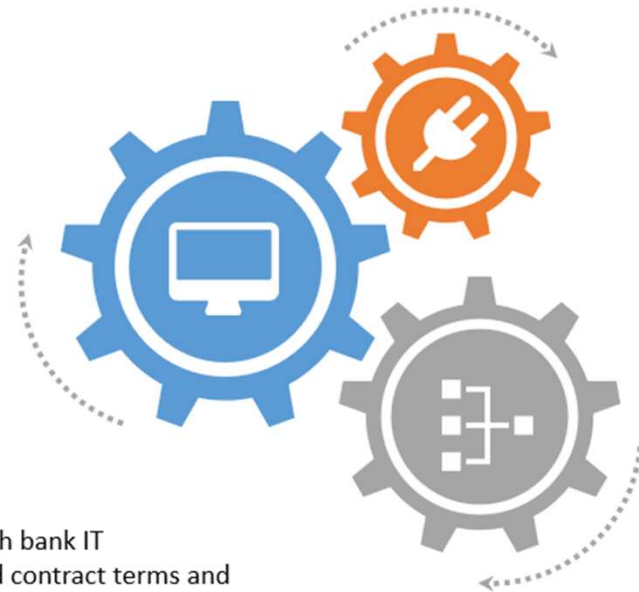
System Evaluation Project Case Study

\$800 Million Kentucky Bank

01 Challenge
Evaluate current core system (service bureau) and three alternatives, assist in system selection and negotiate terms and conditions.

02 Solution
Conducted technology assessment and needs analysis to assess current system usage and develop future system requirements, including new products and services. Developed RFP with detailed functional requirements for incumbent and three other core vendors.

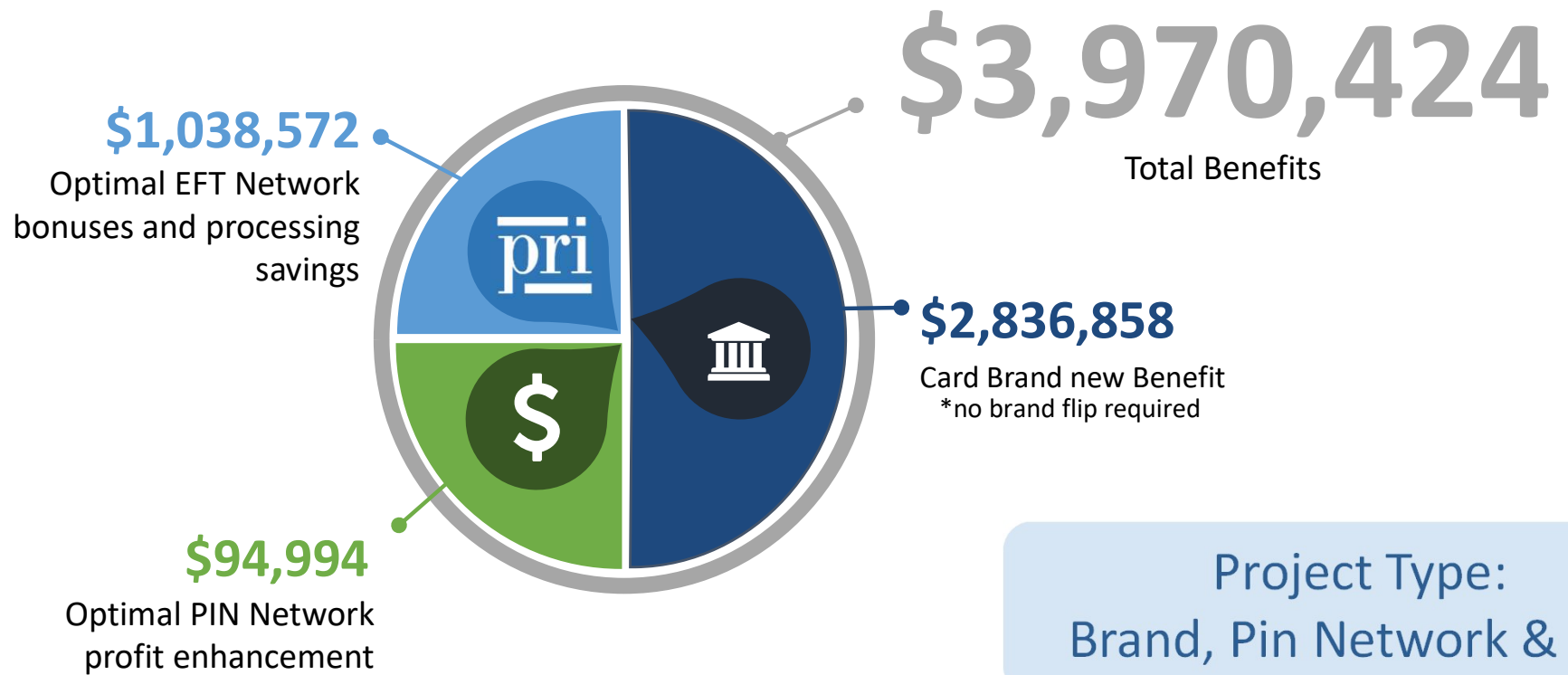
03 Results
Scored RFP and vendor demo responses from working sessions with bank IT committee members and made final recommendation. Negotiated contract terms and conditions with successful vendors, resulting in an improved processing solution.



annual net savings of 33% over a five-year term

Interchange Improvement Success Story

\$1 Billion Arkansas Bank



Process Improvement Engagement

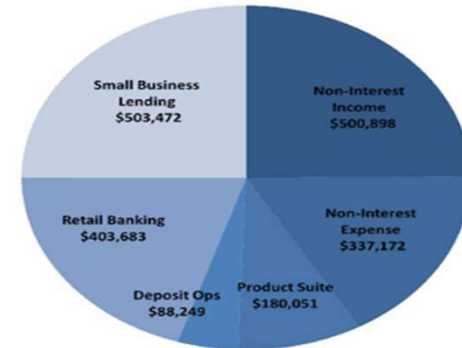
Community
Bank

\$1 billion in assets

recommendations
presented :

282

approved recommended
annual improvement
\$ 2,013,525



96%
recommendation
approval rate

recommendations
can improve
bottom line
by

26%



WHAT OUR CLIENTS SAY...



Profit Resources' people blended right in with our employees.



PRI guaranteed results and delivered practical non-interest income and efficiency ideas far beyond our expectations - and well above their guarantee.



We feel like Profit Resources is the community bank of consulting firms; they sincerely care about their customers' success in the same way that we care about our customers.



*Beyond the financial impact of their recommendations, Profit Resources helped our front line people change their mindset from one of operational repetition – **“We’ve always done things this way,”** to one of **“Why are we doing it this way and is there a better method?”***



The brand agreement incentives and PIN processing improvements were the easiest income projects we’ve done. PRI did almost all the work, helped us learn so much more about interchange improvement and the project had no impact on our customers.



PROFIT RESOURCES INCORPORATED

HELPING GOOD BANKS GET BETTER



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