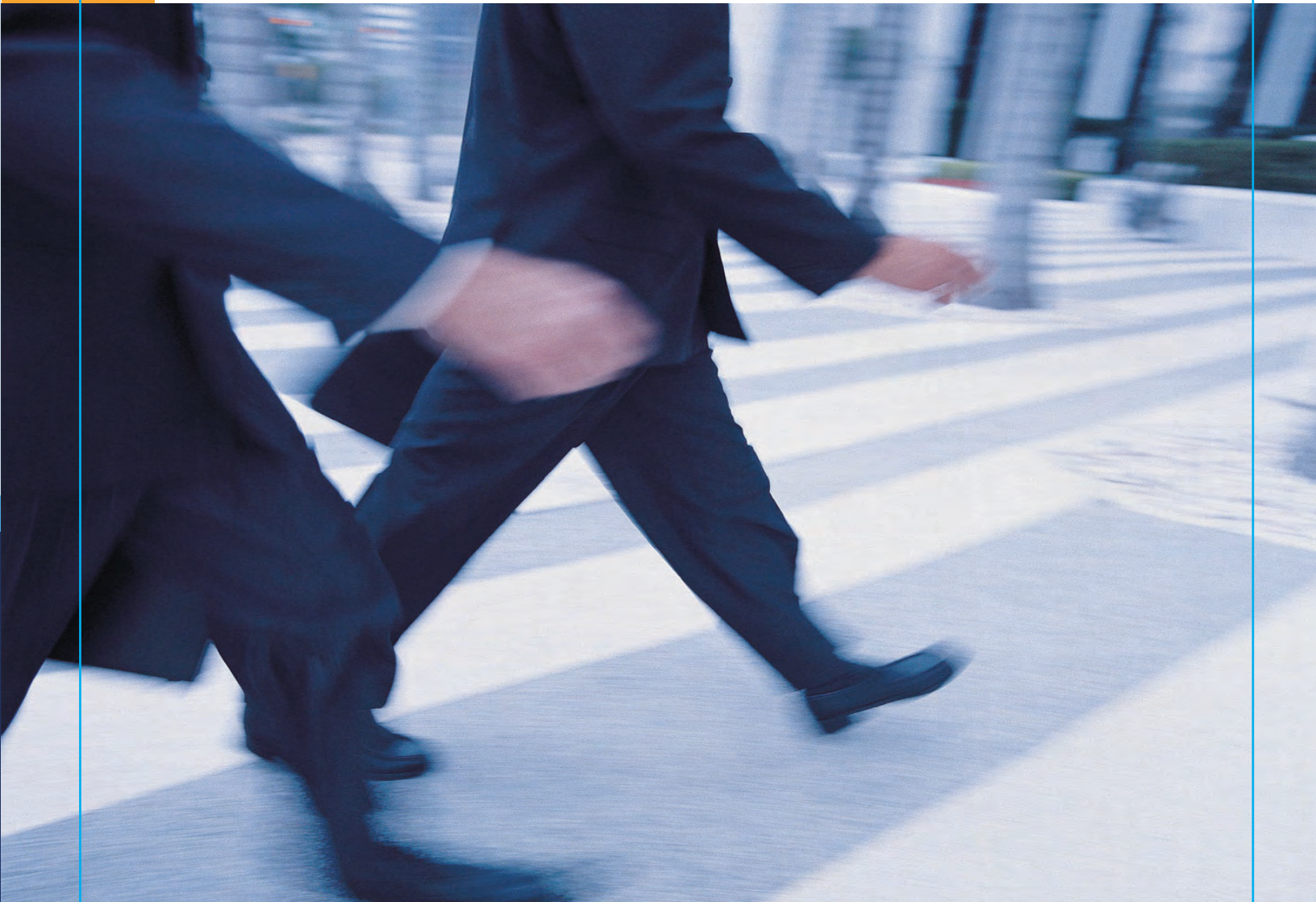


Performance-based Technology Advisors



# The Pentas Group

*...where results matter.*



## Performance-based Technology Advisors

The Pentas Group's contingency approach provides your institution with powerful independent evaluation resources *without the risk.*

Whether your institution is looking to trim technology costs or enhance system capability, The Pentas Group earns its fee only after it has demonstrated *measurable results.*

# reduce costs. improve performance.

In today's uncertain economic climate, cost containment and optimum allocation of resources are critical for survival, now more than ever. Bankers face increased regulation, new security threats, technology advancements at light-speed and a continual challenge to build deposits, all in a competitive environment where consumers expect service touch points on demand like never before. In these challenging times, institutions can no longer afford a cavalier attitude about technology costs, one of their largest non-interest expenses. Today's market conditions require more proactive approaches.

## The Pentas Group has skin in the game.

The Pentas Group's results-based approach creates an alignment of interests between the company and its institutional clients from day one. Because Pentas represents financial institutions exclusively, you can count on a comprehensive, no nonsense technology evaluation free from any industry bias. Your bank enjoys the benefit of an advocate, contractually obligated to represent its interests in technology renegotiations without operating under the shadow of hourly fee pressures. As your agent, you can count on The Pentas Group to keep more of the technology dollars on your side of the table. *For us to do well, you must do well...it's that simple.*

## Experience that makes a difference.

With many years of collective experience in the banking industry and technology arena, The Pentas Group is particularly well-positioned to impact your technology costs in a significant way. Navigating what seems like a labyrinth of platform modules and elaborate pricing structures is second nature to The Pentas Group. The company's contingency approach punctuates this confidence.

## Time is money.

What is your time worth? Have you ever measured it? How can your organization's resources best be allocated? Banking executives constantly wrestle with operational priorities from data security to attracting new business to improving customer experience to managing compliance requirements to keeping shareholders happy and much, much more. Good leaders always remember to differentiate high-payoff activities from those with less impact to the organization's bottom line. We can help your institution achieve considerable cost savings without drawing vital resources away from day-to-day bank operations. Let us put our decades of banking technology experience to work for your institution so you can remain in the vision business. The Pentas Group...*where results matter.*





# Performance. no risk.

## The Pentas Group Services

### Managed Vendor Performance (MVP)

Managed Vendor Performance Service is for clients that wish to renew their existing provider(s) relationship. Our process allows us to understand existing products, processes, challenges and initiatives. Additionally, Pentas will work with your bank and your provider(s) to achieve the best possible outcome.

### Managed Vendor Relationship (MVR)

Managed Vendor Relationship Service incorporates our traditional MVP service with the added benefit of The Pentas Group expertise to stay engaged with our clients to meet their strategic objectives, audit vendor invoices for accuracy and facilitate future needs.

### Managed Vendor Selection (MVS)

Managed Vendor Selection Service is a unique Pentas service that facilitates a hybrid RFP process. Our experience and pricing data allow us to help our clients derive at a best fit solution in an expedient time frame and still realize a favorable outcome relative to contract terms, pricing and efficiencies.

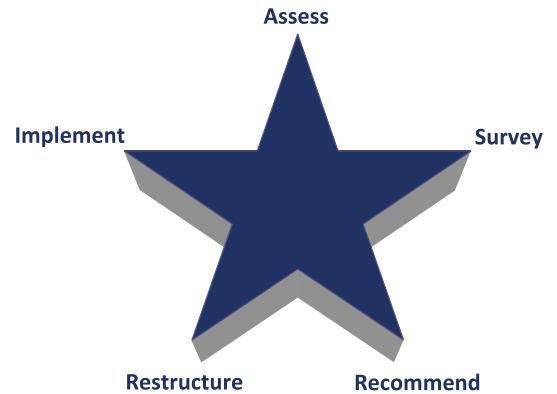
### Managed Vendor Contract Review (MVC)

Managed Vendor Contract Review was designed for clients that may be contemplating a merger or acquisition. Due diligence is performed by a professional team with many years of experience, reviewing contracts. This service determines your institutions exposure relative to exit fees contained in the agreements for all servicers.

### Managed Vendor Delivery (MVD)

Managed Vendor Delivery Services are designed for financial institutions that wish to evaluate their current in-house environment to an outsourced solution for any and all services currently operated by the institution. The intent is to improve overall costs, efficiencies and create less exposure to security issues. As former service providers, the Pentas team possesses industry background and extensive experience.

## The Pentas Group Process



### Assess

After executing a mutual non-disclosure agreement ensuring total confidentiality, Pentas reviews your institution's existing data processing environment and analyzes vendor agreements, product & service offerings and pricing.

### Survey

Upon reviewing your institution's existing data processing agreements and invoices, the Pentas team validates the information with you and your key staff members to ensure accuracy. Our goal is to fully understand your existing environment, your current cost structure and determine your wants, needs and service levels with your existing service provider.

### Recommend

Once your information has been analyzed and evaluated, Pentas will provide an executive summary and report its findings to you and your staff. At this time, a current cost baseline will be established that contains your existing recurring cost structures, as well as targeted savings that may be achieved with the proper restructuring of your current agreements. Once a course of action has been determined, Pentas will provide you with an engagement agreement for your approval.

### Restructure

During this step in the process where value has been identified and you have engaged the Pentas Group, a clear and concise plan, known as *The Client Playbook*® will be presented to your institution for approval prior to any vendor contact. As the restructure process takes shape, the Playbook will contain strategies for contract terms, pricing and product & service offerings.

### Implement

After your new technology contracts are finalized and desired results are achieved, Pentas will work with your institution to validate them for accuracy in an effort to pave the way for a successful transition. Bank management may then consider if there are other areas within the institution that warrant a closer look. The Pentas Group welcomes the opportunity to find other areas of your institution that will result in a similar positive outcome.

## Our clients tell the **story** best.

*"Pentas was able to restructure our agreement with our existing vendor to incorporate newer technologies and agreement terms that will provide us with both the ability to remain competitive and the flexibility to pursue strategic opportunities for growth as they arise. Given the rate at which our industry is changing, we would have never been able to do this on our own."*

**Scott Smith – President**  
First Trust Bank of Illinois - Kankakee, IL

*"Pentas assisted us with a change in providers. After using them at another institution, I felt confident that they would bring value to our product offering. They were able to secure a new provider contract, favorable pricing and several client facing solutions that add value to our franchise. I had no doubt they would be successful in achieving that and more."*

**Edison Ortega – Chief Operating Officer**  
Spring Bank – Bronx, NY

*"We had years of experience negotiating core vendor contracts, but were in the process of a merger so time was scarce. We decided to more efficiently use the time available evaluating services that provided another set of eyes to review our entire core vendor relationship. After careful consideration, we concluded Pentas was the best fit for us. It was the right decision that ultimately saved us both time and money."*

**Chip Corbett – Chief Financial Officer**  
Hoyme Savings Bank – Chicago, IL

*"We felt it necessary to use a third party to evaluate our data processing contracts and especially validate the associated costs. We engaged The Pentas Group to do that for us and we were surprised at the savings we were able to achieve, which allowed us to invest in newer technologies to support our clients. We were very pleased with the outcome."*

**Susan Shields – President and CEO**  
The Milford Bank – Milford, CT

*"We just completed an acquisition that doubled Reliant Bank's size, and we needed help from an organization that understood data processing contracts - from pricing to termination and all the moving parts that go with it. Because I had worked with Pentas previously, we reached out to them for assistance. Pentas representatives came onsite and scheduled focused discussions with relevant members of the Reliant team to best determine our needs, issues and initiatives. Then, they got to work on our behalf. We were incredibly pleased with the outcome and glad we chose The Pentas Group to restructure our core data processor agreement. I'm pleased to report that we intend to continue our partnership with Pentas as our bank remains focused on strategic growth."*

**Eddie Gammon – Executive Vice President and Director of Operations**  
Reliant Bank – Brentwood, TN

*"We couldn't have imagined a better outcome. We were very pleased with the results that Pentas achieved for us. In fact, Pentas will be staying on board for an additional period of time to help navigate our way through the implementation of new products and to keep us, as well as our provider, on task"*

**Paul Deponce – Executive Vice President and CFO**  
Haven Savings Bank – Hoboken, NJ

*"Pentas helped us with a vendor selection project that we were about to begin. They were able to facilitate the entire process of surveys, presentations, follow up presentations, proposal comparatives, product identification and contract review. We used them to assist us with our last renewal, this was much more extensive and we are glad we had their expertise to guide us to our ultimate decision. We are very pleased with the results and would highly recommend them."*

**Craig Hepner – President and CEO**  
Ottawa Savings Bank – Ottawa, IL

*"Pentas assisted us with an in-house to service bureau migration. They were able to help coordinate both parties, follow through on issues and were able to get the right people to talk to in an effort to further our partnership with our provider. Saving money, adding product and their continued guidance are an added bonus that we did not expect, it is a true win-win."*

**Elizabeth Jones – First Vice President - Director of Branch,  
Deposit and Loan Operations**  
Orange Bank and Trust Co. – Middletown, NY

*"Pentas assisted us with our contract negotiations, as we had other initiatives to deal with and time was much of a premium. I had used Pentas on a previous occasion at a different institution and was very pleased with the outcome. This time around they certainly exceeded our expectations and delivered a great contract with favorable terms, pricing and many new products that we are excited to get in place."*

**Glen Stitely – Senior Vice President and CFO**  
Investors Community Bank – Manitowoc, WI

*"This is our second engagement with The Pentas Group. The Pentas team provided insight, direction and technical expertise. They were able to secure another renewal that included a migration to a newer platform at a favorable price with enhanced customer facing solutions, achieving a great outcome for the bank."*

**Mac Wilcox – President**  
Savoy Bank – New York, NY

## Our **Commitment.**

We fully understand the sensitive nature of the work we do and pledge full confidentiality and a deep sense of consideration for our clients' precious assets--staff, bottom line and most important, time. You can count on The Pentas Group to represent your bank's interests vigorously and thoughtfully. We're sure you'll find your experience with The Pentas Group will bring measurable value to your institution while executing its scope with a respectful economy of your organization's resources.

## The Pentas Group

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