

UNITED BANKERS' BANK

# PRODUCTS & SERVICES



*First for Your Success™*  
[www.ubb.com](http://www.ubb.com)



# FIRST FOR YOUR SUCCESS

## *Customer Commitment*

- Your success is always priority one
- Never, ever compete with our customers. Period
- Build and maintain all customer relationships on a bedrock of integrity and trust
- Pioneer new products, services, and technologies that keep our community bank customers competitive with the larger national banks
- Achieve steady growth and a strong balance sheet to ensure that we have the resources to meet the future needs of our customers
- Never waver in these commitments, regardless of how much everything else changes in banking or the economy

*"At the end of the day, our mission remains the same regardless of where we do business: improve profitability for our customers, provide products and services that will help them thrive, and always put their success first."*

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## DID YOU KNOW?

- ☉ United Bankers' Bank (UBB) is the nation's **first** and upper Midwest's **largest** bankers' bank.
- ☉ UBB provides correspondent services to over **1,000** financial institutions.
- ☉ UBB participates out an average of **150** new loans a year.
- ☉ UBB offers a Peer to Peer (P2P) Payment app called **ExcheQ**.
- ☉ UBB's human resources consultation service, USource, answers an average of **1,530** questions every year through its HR Hotline service.
- ☉ UBB's Asset Liability Management service, ALMEdge, attracts over **200** community bankers to its annual user's conference.
- ☉ UBB's Correspondent Banking Officers personally make a combined average of **2,175** total visits to community banks each year.
- ☉ UBB has over **130** employees.
- ☉ UBB provides community banks with access to over **90** correspondent banking services.
- ☉ UBB.com averages over **54,196** visitors and **605,000** page views per year.
- ☉ UBB's IDTheftSmart identity theft protection service is available at over **300** financial institutions throughout the country, protecting the identities of over **40,000** enrolled members.
- ☉ UBB attends a total of **80** state & national banking association events per year.



When the founders of United Bankers' Bank gathered together in 1975, they faced a serious threat. New branching laws meant that the major systems banks were invading their hometowns, competing for their best retail and commercial customers. Meanwhile, most community banks relied on these same systems banks for all of their correspondent services. As one founder so eloquently put it at the time, "We were doing business with the enemy!"

A new correspondent bank was needed that would be owned and managed by community banks and would focus only on their best interests. So in the true "can-do spirit" of independent community bankers, the founders of UBB created the nation's first bankers' bank, an entity that had never existed before. Their vision: level the competitive playing field with systems banks by providing community banks with a full range of innovative correspondent services, secure in the knowledge that nobody would ever come after their customers.

## **The Spirit of Innovation Lives On!**

For more than four decades now, the same spirit of innovation and single-minded commitment to community banking that spawned the first bankers' bank has lived on in the corporate DNA of United Bankers' Bank.



# OUR STORY

## Community Bank Strength, Common Sense Set Us Apart

UBB operates under the direction of bankers like you. More than 326 shareholder banks have invested in UBB. Our Board of Directors and our holding company, United Bankers' Bancorporation, Inc., are composed of community bankers. When you turn to us for correspondent services, you are tapping into a tremendous pool of community bank strength, experience, and common sense.

Our staff also mirrors the exceptional talents and experiences of our community bank customers. Before coming to us, many UBB employees worked in a community bank environment or at other correspondent banks. Others served community banks in highly respected financial services organizations or in major regulatory agencies. We understand the "heartbeat" of community banking, the strength of a handshake. In other words, we're one of you!

Today, United Bankers' Bank is a trusted correspondent partner to more than 1,000 financial institutions. In an era where others have either abandoned correspondent services altogether or focused only on one or two select product lines, we do it all: operations, lending, investments, insurance, bank cards, and consulting.

# KEY CONTACT INFORMATION



## **Main Office:**

1650 West 82<sup>nd</sup> Street  
Suite 1500  
Bloomington, MN 55431  
**Phone:** 800.752.8140

## **Operations & Customer Support**

6:30 AM to 8:00 PM  
Central Standard Time (CST)  
**Phone:** 800.558.6878

## **Ohio Branch Office**

300 West Wilson Bridge Road  
Suite 220  
Worthington, OH 43085  
**Phone:** 800.227.9593





# OPERATIONAL SERVICES

## Providing cost-effective solutions to improve your bank's operational efficiencies.

United Bankers' Bank provides a host of operational products and services to effectively meet the clearing and payment needs of community banks.

### Operational Services Provided by UBB:

- 🕒 Image Cash Letter Clearing & Settlement
- 🕒 Deposit Services
  - 🕒 Wire Services
  - 🕒 Account Sweep Services
  - 🕒 International Payment Services
  - 🕒 ACH Services
- 🕒 Online Transaction Archiving
- 🕒 Currency Orders
- 🕒 Online Banking

### Benefits of working with the UBB Operational Services Team:

- 🕒 Industry-leading products and services
- 🕒 Personalized and friendly customer service
- 🕒 A team dedicated to understanding the specific operational needs of your community bank
- 🕒 Industry experts providing guidance to your bank's operations team
- 🕒 Continual research and product innovation





## A partner to help you get deals done.

When you work with the UBB Lending team, you're working with a responsive correspondent partner with the experience and resources to help you meet the credit needs of your customers and institution. UBB never competes against you and is committed to assisting your bank in retaining your current customers, acquiring new loans, growing your institution, and leveling the playing field in competing against the big banks and credit unions.

### Lending Solutions Provided:

- ☉ Participation Loans (Buy and Sell Over lines)
- ☉ Bank Stock Loans
  - ☉ Bank & Branch Acquisitions
  - ☉ Bank Building Expansion Financing
  - ☉ Refinancing
  - ☉ Increase Regulatory Capital Requirements
  - ☉ Business & Personal Loans for Bank Executives
  - ☉ Fed Funds Line of Credit

### Benefits of working with the UBB Lending Team:

- ☉ Fast Decision Making
- ☉ Consistent and Responsive Communication
- ☉ Competitive Terms and Pricing
- ☉ Maintain and strengthen relationships with your best loan customers

### Have a loan need or current deal you want to discuss?

- ☉ Visit [www.ubbLending.com](http://www.ubbLending.com)



# INVESTMENTS

## Investment tools to manage your bank's portfolio with confidence.

The United Bankers' Bank Securities team provides community bankers with expert consultation, along with access to an array of valuable investment products and services.

### Investment Services Provided by United Bankers' Bank:

- ☉ Full-Service Broker/Dealer
  - ☉ Securities Purchases/Sales
  - ☉ Comprehensive Portfolio Analytics
  - ☉ Ongoing Municipal Credit Review
- ☉ Online Securities Management Solutions
  - ☉ Securities Custody Services
  - ☉ Investment Portfolio Accounting
- ☉ Money Desk Liquidity Management
  - ☉ Brokered CD Issuance
  - ☉ Fed Funds
  - ☉ Repurchase Agreements
- ☉ Asset Liability Management

### Benefits of working with the UBB Securities team:

- ☉ Trusted and experienced investment team that takes the time to understand and anticipate the needs of your community bank
- ☉ Total balance sheet approach to investment portfolio management
- ☉ Intuitive, precise, and timely reporting
- ☉ Integrated tools to help you manage your investment portfolio more efficiently

Note: All products and services represented on this page are not insured by the FDIC or any other federal government agency, are not deposits of or guaranteed by the Bank or any Bank affiliate, and may lose value.



## Protect your balance sheet from interest rate risk.

### Features of UBB's ALMEdge® Asset Liability Management Model:

- Online reports generated on a quarterly basis
- Key analytics based on your bank's balance sheet and inputs
  - Liquidity Risk
  - Interest Rate Risk (+/- 400 basis point shocks with a 2-year time horizon)
  - Economic Value of Equity (EVE) Analysis
  - Credit Risk
  - Earnings and Leverage Analysis
- Annual back testing
- Model independently validated on a regular basis
- Comprehensive and ongoing support

### Features of UBB's ALMEngineer Model:

An ALM model designed for the complex needs of larger community banks, ALMEngineer delivers a highly sophisticated and customized analysis coupled with valuable insight from UBB experts. From initial model set-up to consultation on the finished product, the UBB team will be there to support your bank every step of the way.

- Driven by your bank's general ledger & bond accounting data
- Models at the instrument level
- Meets all regulatory requirements including back testing
- Utilizes bank-specific assumptions
- Cloud-based system
- Simple to use
- Support from a relationship-driven team of experts with 30+ years of experience

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# BANK CARDS

## Provide your customers with more ways to pay.

UBB Card Services provides community banks with quality products and services their customers want and need. Best of all, the programs are affordable and easy to implement.

When you partner with UBB Card Services, you're teaming up with an industry expert that is committed to providing your institution with the resources necessary to successfully implement, operate, and sell card and payment solutions to your customers.

### Turnkey Credit Card & Payment Solutions Provided by UBB:

- 🕒 Business Credit Cards
- 🕒 Consumer Cards
- 🕒 Reloadable Prepaid Cards
- 🕒 Gift Cards
- 🕒 Purchasing Cards (PCard)
- 🕒 Merchant Services

### Benefits of working with UBB Card Services:

- 🕒 Turnkey programs make it easy to implement, resulting in less hassle and work for you and your staff
- 🕒 Strengthen relationships by providing the products your customers want and need
- 🕒 Solutions to generate important non-interest income, as well as reach underbanked markets
- 🕒 UBB does not compete for your customers, meaning they, along with their sensitive financial data, are safe and will not be used to solicit their business



## Connecting community bankers to certified industry experts and resources.

As market changes continue to be shaped by increased competition, changing regulations, and evolving digital technologies, UBB has assembled a division of consulting experts to work alongside community bankers to develop and implement strategies that address these immediate challenges.

### Consulting Services Offered:

- 🕒 Compliance Services
- 🕒 Bank Valuation Services
- 🕒 Human Resources Consulting
- 🕒 International Payment Services
- 🕒 Loan Review
- 🕒 Marketing Solutions
- 🕒 Peer to Peer (P2P) Payments
- 🕒 De Novo Correspondent Services

### Benefits of working with UBB Consulting Services:

- 🕒 Services provided are tailored to the needs of your community bank
- 🕒 Gain access to certified experts in the areas of compliance, human resources management, international payments, loan review, marketing, and bank stock valuation services
- 🕒 Valuable and affordable insight



# COMPLIANCE SERVICES

## Cost-effective solutions to the compliance needs of community banks.

In today's increasingly complex regulatory environment, the need for a trusted compliance resource has never been greater. With that in mind, United Bankers' Bank created UBB Compliance Services.

UBB Compliance Services provides solutions supported by industry-trained experts that are designed specifically for community banks. Regardless of the level of compliance support you need, UBB Compliance Services has an option right for you.

### Compliance Services Offered:

- ☞ Compliance Review
  - ☞ Loan File Review
  - ☞ Deposit Operations Review
  - ☞ Fair Lending Review
  - ☞ CRA Review
  - ☞ BSA/AML
  - ☞ HMDA Scrubs
- ☞ Website Review
- ☞ CRA Mapping
- ☞ Policy Review & Development
- ☞ Advertisement & Disclosure Review
- ☞ Compliance Hotline
- ☞ Compliance Training & Education
- ☞ Remote Consultant

### Benefits of working with UBB Compliance Services:

- ☞ Keep your bank compliant and current with today's regulatory requirements
- ☞ Save time & money with less research time for your staff
- ☞ Expand your compliance department's level of expertise
- ☞ Answers and information that you can trust
- ☞ Affordable and efficient



## Accredited advisors who understand the valuation needs of community banks.

BankValue, UBB's bank valuation advisory services team, can provide assistance with bank stock valuations, shareholder agreements and fairness opinions, market research, and confidential merger and acquisition assistance. They can even help with the process of finding a potential buyer for your bank.

### BankValue Provides the Following Valuation Services to Community Banks:

- Stock Valuations
  - Estate Planning & Gifting
  - Employee Stock Ownership Plans (ESOP)
  - Sub-Chapter S Conversions
  - Charitable Stock Contributions
  - Buy/Sell Agreements
  - Shareholder Agreements
- SBA Business Valuations
- Mergers & Acquisitions
  - Purchasing a Bank
  - Selling a Bank
- Fairness Opinions
- Market Research
  - Market Studies
  - Data Mining
  - Deposit Projections

### Benefits of working with the BankValue advisory team:

- ASA-accredited experts who work exclusively with community banks
- Reports that stand up to any outside scrutiny
- Business inquiries and dealings are confidential
- Services are delivered with a hands-on approach and tailored to your bank's specific needs

### Have a bank valuation need or opportunity you want to discuss?

- Visit [www.ubbBankValue.com](http://www.ubbBankValue.com)



# HUMAN RESOURCES CONSULTING

## Affordable human resources solutions designed exclusively for community banks.

When community banks become members of UBB's human resources consultation service, USource<sup>®</sup>, they receive access to a host of valuable resources that will assist them in managing the HR functions of their bank, regardless of its asset size.

### USource Human Resource Consulting Services Offered:

- ⦿ Toll-Free HR Hotline
- ⦿ Employee Handbooks (Development & Updating)
- ⦿ Compensation and Benefits Survey
- ⦿ Educational HR Resources
  - ⦿ Webinars
  - ⦿ Forums
  - ⦿ USource Resource Library
- ⦿ Pre-Employment Assessments\*
- ⦿ Affirmative Action Plan Development\*
- ⦿ Employee Surveys\*
- ⦿ Human Resource Audit\*

### Benefits of becoming a USource Member:

- ⦿ Expert consultation to provide guidance to your HR staff
- ⦿ All of these services, and more, are provided to your community bank for one affordable monthly fee

*\*Additional cost; not included in the USource Membership.*





## Credit risk control through effective loan portfolio management.

Independent reviews provided by United Bankers' Bank's Loan Review Services experts will ensure your community bank is taking the necessary steps to effectively manage its loan portfolio and control credit risk.

### UBB Loan Review Services provides the following credit services:

- 🕒 Loan Reviews
- 🕒 Allowance for Loan and Leases Losses (ALLL) Analysis
- 🕒 Loan Concentration Analysis
- 🕒 Due Diligence Assessments
- 🕒 Credit Risk Management Training
- 🕒 Expert Witness Testimony

### Benefits of working with UBB Loan Review Services:

- 🕒 Provide management with early identification of potential loan problems
- 🕒 Risk management support
- 🕒 Insight into loan officer performance
- 🕒 Assist your board in gauging the effectiveness of bank policies and procedures
- 🕒 Answers and recommendations that you can trust
- 🕒 You're working with an experienced team with over 80 combined years of loan review experience, providing customers with quick response backed by customized and personal service



# PEER TO PEER PAYMENTS (P2P)

## The simple, safe, and affordable P2P Payment Platform designed for Community Banks.

ExcheQ is a smart phone app-based payment service that allows your community bank customers to send personal payments to their friends and family members. ExcheQ effortlessly moves money from one bank account to another, often on the same day with no fees. Best of all, the app works with all ACH processing systems.

### Benefits of the ExcheQ P2P Payment Platform:

- Affordable – limited costs
- Allows for same-day settlement
- Customized online portal to conveniently enroll your bank's customers
- Designed for community banks by community bankers
- Strengthen customer relationships
- Expand your bank's payment strategy

### Benefits of the ExcheQ P2P App:

- The app is not required to receive payments
- Zero fees to your customers to send or receive money
- Transaction data is not stored
- Provides a safe, secure, and convenient way to pay friends and family
- Available in the Apple App Store & Google Play Apps

If your bank's growth strategy is focused on retaining and strengthening your customer relationships, then ExcheQ is the solution for you.

ExcheQ was developed to be as simple as possible, including the decision to offer it.

Visit [www.ubbP2P.com](http://www.ubbP2P.com) to learn more or to request pricing.



## Affordable international payment solutions for community banks.

United Bankers' Bank offers tailored international payment solutions to community banks, so they can provide their customers with access to the global marketplace.

UBB prices its international payment services very competitively, while also mitigating the risks associated with exchange rate fluctuation.

### International Payment Services offered:

- 🕒 Online International Wire Transfers
- 🕒 Foreign Check Collection
- 🕒 Foreign Drafts
- 🕒 Online Foreign Currency Ordering
- 🕒 Image Canadian Cash Letter Processing

### Benefits of United Bankers' Bank's International Payment Services:

- 🕒 Save time
- 🕒 Competitive pricing
- 🕒 Mitigated risk
- 🕒 Prevent lengthy settlement days
- 🕒 Control transaction costs
- 🕒 Personalized customer service & expert consultation



# MARKETING SOLUTIONS

## Intelligent bank marketing solutions.

UBB has partnered with WordCom to provide community banks with access to a suite of marketing solutions that will assist in acquiring & engaging new customers, and much more.

### Services available through UBB Marketing Solutions:

#### Customer Acquisition Programs

- 🕒 Retail Household Acquisition
- 🕒 Loan & Deposit Acquisition
- 🕒 New Mover Program
- 🕒 Pre-Mover Mortgage Acquisition
- 🕒 Life Stage Trigger

#### Traffic Builders

Campaigns designed to increase traffic to your brick & mortar locations; promote a new branch opening, celebrate a bank milestone, or increase foot traffic to an underperforming location.

#### Customer Engagement Programs

- 🕒 New Customer Onboarding / Cross-Sell
- 🕒 Customer Segmentation / Share of Wallet Analysis

#### M & A – Bank & Legal Communications

Relieves time and stress associated with the important task of communicating to your bank's newly acquired customers. Ensures the transition process is smooth and meets all regulatory requirements.

### Interested in receiving pricing and additional information?

- 🕒 Visit [www.ubbMarketingSolutions.com](http://www.ubbMarketingSolutions.com)



United Bankers' Agency, LLC (UBA) is a subsidiary of United Bankers' Bank, and through this alignment is able to leverage UBB's vast number of customer relationships to negotiate discounted prices with major insurance wholesalers and carriers, and in turn pass those savings on to community banks.

## Insurance-related Solutions offered by UBA:

- ☑ Bank Insurance Policies
  - ☐ Cyber Insurance
  - ☐ Force Placed Insurance
  - ☐ Bank Hazard Insurance
  - ☐ Flood Certifications
  - ☐ Bond Insurance
  - ☐ Directors and Officers Insurance
- ☑ Executive Benefits
  - ☐ Long-Term Care Insurance

## Benefits of working with United Bankers' Agency:

- ☑ Competitive policy pricing
- ☑ Access to industry-leading coverage
- ☑ Community bank-specific insurance solutions

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# IDENTITY THEFT PROTECTION

**Protect your customers with UBA's affordable and industry-leading identity theft protection solutions.**

For more than 17 million Americans each year, the question isn't **if** identity theft will happen, but **when**.

United Bankers' Agency (UBA) has partnered with Kroll, the global leader in risk solutions, to provide community banks with comprehensive and affordable identity theft monitoring and restoration solutions for their customers.

## **Identity Theft Protection Services Offered:**

- 🕒 Identity Theft Restoration
- 🕒 Online Identity Monitoring
- 🕒 Credit Monitoring
- 🕒 Minor Monitoring

## **Benefits of working with United Bankers' Agency:**

- 🕒 No minimums, no startup costs, and no ongoing maintenance charges
- 🕒 Provide your community bank with access to high-quality and affordable solutions from the leading global provider for identity theft protection

## **Interested in receiving pricing and program information?**

- 🕒 Visit [www.ubbIDtheft.com](http://www.ubbIDtheft.com)

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## Your one-stop spot for all things UBB.

To learn more about the services mentioned in this book or to contact a product representative directly, please visit [ubb.com](http://ubb.com).

Stay current with all things UBB.

Visit [www.ubb.com/news-events](http://www.ubb.com/news-events) to read up on the latest UBB news and to view our list of upcoming events.



We've designed the [ubb.com](http://ubb.com) website to be a true resource for community bankers. Give us a visit and see for yourself; hopefully you'll add us to your favorites.

Follow us on Facebook and LinkedIn.





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