

MBA Service Corporation



MBA Service Corporation 2012 Products and Services Catalog

MBA Service Corporation

For more than a quarter of a century, the MBA Service Corporation (MBASC) has operated by the principle of strength through association. MBASC leverages the collective purchasing power of member bank institutions to bring them offerings that reduce costs and maximize non-interest income.

Directed by a board of Michigan bank executives, the Service Corporation is staffed by professionals who have dedicated their careers to serving the banks in Michigan. The staff's vast experience brings expertise and understanding of a bank's essential needs. The MBASC has fully licensed staff for virtually every area of insurance. The MBASC staff brings together more than 150 years of knowledge, experience and innovation all to the sole benefit of Michigan banks.

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FEE INCOME PROGRAMS

Title Insurance Agency Program

The MBA Service Corporation manages five bank-owned title agencies and has consulted on the creation of five others. These agencies provide important fee income to bank owners. Since 1996, the program has returned more than \$10 million to the bank owners of MBASC managed agencies. With the creation of Great Lakes Central, LLC, a title processing company, the MBASC can manage individual bank-owned agencies or multi-bank-owned agencies. The agencies provide title insurance in every county in Michigan, Indiana and Wisconsin.

Contact MBA Service Corporation staff member Debbie Haught.

Payment Solutions, Marketing Services and Personal and Business Check Products

This service provided by MBASC Endorsed Partner, Harland Clarke. See page 10.

Investment Broker-Dealer Program

This service provided by MBASC Endorsed Partner, Infinex Financial Group. See page 10.

GROUP INSURANCE PROGRAMS AND SPONSORED PLANS

Medical Insurance – Sponsored Plan

The MBA Service Corporation endorses Blue Cross Blue Shield of Michigan and serves as a plan sponsor. As a result, members have access to all BCBSM and Blue Care Network products, including medical, dental and vision. Bank directors are eligible for coverage just like active employees. MBASC provides agent services, customized enrollment and administration, serves as customer service liaison and provides rate renewal and open enrollment support.



Contact MBA Service Corporation staff members Joellen Wright or Kathy Richardson.

Dental Insurance – Group Plan

The MBA Service Corporation offers a group dental plan through Delta Dental. There are several plans to choose from and directors, retirees and part-time employees are eligible to participate. As a true group program, the law of large numbers works to the members' advantage. Pooled claims experience brings stability to plan rates and can result in reduced fees. In 2011, rates were lower than in 2010 by more than four percent.



Contact MBA Service Corporation staff members Joellen Wright or Kathy Richardson.

Life, AD&D, Short and Long-Term Disability – Group Plan

The MBA Service Corporation offers group multiple plans through UNUM. Products include Life, AD&D, Short-Term and Long-Term Disability and Dependent and Voluntary



Life. All members are guaranteed coverage regardless of claim history. Employees are guaranteed up to \$100,000 of Voluntary Life Coverage with no medical questions. Directors, retirees and part-time employees are eligible to participate. As a true group program, pooled claims experience brings stability to plan rates. Due to the strength of the group, rates have remained unchanged for four consecutive years.

Contact MBA Service Corporation staff members Joellen Wright or Kathy Richardson.

Workers Compensation Insurance

Michigan Bankers Workers Compensation Fund was established in 1981 as a self-funded, self-insured program providing participating banks with workers' compensation coverage. This program is designed for and managed exclusively for member banks.



The fund insures more than 12,000 bank employees in Michigan and since its inception has disbursed more than \$23 million of unused claim premiums and investment income to participating member banks.

Contact MBA Service Corporation staff members Matt DeWolf or Kathy Richardson.

Bank Owned Life Insurance (BOLI) and Executive Benefit Plans

This service provided by MBASC Endorsed Partner, Executive Benefits Network. See page 8.

INSURANCE AGENT SERVICES

Corporate Insurance

The MBA Service Corporation provides agent services on a full range of corporate insurance programs for financial institutions. The MBASC has three licensed staff with more than 70 years of corporate insurance experience. Our corporate insurance specialist has more than 35 years of Property and Casualty experience with the last 20 entirely dedicated to the unique needs of financial institutions. MBASC agents are not compensated by commissions. Programs include:

- Directors and Officers Liability
- Financial Institution Blanket Policy
- Employment Practices Liability
- Internet Banking Liability
- Financial Institution Commercial Package
- Commercial Automobile
- Mortgage Errors and Omissions Liability

Contact MBA Service Corporation staff member Marvin Zischke.

Employee Benefits

The MBA Service Corporation provides agent services on a full range of employee benefit insurance programs for employees, retirees and bank directors. The MBASC has four licensed staff with more than 75 years combined experience to serve member banks and their employee benefits needs. As an agent, the MBASC's sole focus is on providing benefits to banks at the most cost effective rates. MBASC agents are not compensated by commissions. Programs include:

- Medical – Blue Cross Blue Shield of Michigan
- Dental – Delta Dental
- Vision – VSP
- Life and AD&D – UNUM
- Long and Short-Term Disability – UNUM
- Voluntary Employee Benefits – AFLAC, UNUM
- Long-Term Care

Contact MBA Service Corporation staff members Joellen Wright or Kathy Richardson.

VALUE ADDED SERVICES

Corporate Insurance Audit Services

The MBA Service Corporation's bank insurance specialist provides in-depth corporate insurance audits. Audits include a written report of recommended policies, coverages and limits needed to effectively manage a bank's risks.

Contact MBA Service Corporation staff member Marvin Zischke.

HR Support Services, Benefit and Billing Administration

The MBA Service Corporation's benefit administration and customized billing service helps a bank save time and streamlines their employee benefit administration. This free service provides:

- Simplified billing functions (one bill for all services from MBASC).
- Simplified payment functions (one payment to MBASC, MBASC pays all carriers).
- Resources and answers to employee questions.
- Updates on the Health Care Reform Act.

Contact MBA Service Corporation staff members Joellen Wright or Kathy Richardson.

REGULATORY SERVICES

Regulatory Feedback Initiative

The Regulatory Feedback Initiative (RFI) is a product of The Alliance of Bankers Associations, of which the MBA is an owner. The RFI consists of a confidential electronic survey where banks can anonymously provide details of their most recent examination or visitation. The information will be aggregated and analyzed on a national level so we can begin to identify discrepancies in how bank regulations are being enforced.

Most importantly, banks will be able to request a report from the MBA that summarizes the feedback of similarly situated banks to help them prepare for an upcoming exam.

Contact MBA Service Corporation staff member Matt DeWolf.

FRAUD PREVENTION SERVICES

Counterfeit Detection Scanner

Detect counterfeit currency, credit cards, driver's licenses, secure and chemically altered checks, cashier checks, passports, visas, postal money orders and many other important documents with the UVeritech Scanner. This compact scanner is available as a desk top or a wall mount unit and is designed for banks, retailers and any organization that handles large amounts of currency or demands a positive identification. It is the most powerful scanner on the market today. The MBASC is the sole distributor of this scanner to Michigan financial institutions.



Contact MBA Service Corporation staff member Jill Lentz.

Thumbprint Signature Program

When a non-account holder asks to cash a check, participating banks ask them to place an impression of their thumbprint on the face of the check by using the touch pad. To further deter potential criminals, decals, window displays and statement stuffers can be ordered. The MBASC is the sole distributor of Thumbprint products to Michigan financial institutions.



Contact MBA Service Corporation staff member Jill Lentz.

MANUALS, PUBLICATIONS AND LENDING FORMS

Compensation and Benefits Survey (Updated Annually)

The MBA Compensation and Benefits Survey is the most comprehensive Michigan based banking compensation and benefits survey available. More than 70 percent of Michigan banks participate in supplying data. Since its first publication in 1958, the survey has been a great tool to assist banks in employee retention by helping them structure competitive wage and benefit packages.

Contact MBA Service Corporation staff member Kathy Richardson.

Consumer Lending Forms

The MBA's Consumer Lending Forms program has been in existence since 1985 and the forms are fully compliant with Michigan lending laws. MBA forms are monitored by the MBA advocacy team and kept up-to-date by legal partner Warner Norcross and Judd, LLP. The forms are customizable with the bank's name, logo, address and other information.

Lending forms available for purchase include:

- Motor Vehicle Purchase Agreement
- Retail Installment Contracts
- Installment Loan Agreements
- Single Payment Loan Agreements
- Statement of Credit Denial
- Notice to Cosigner

Contact MBA Service Corporation staff members Debbie Haught or Jill Lentz.

Outside Directors Survey (Updated Annually)

The MBA Outside Directors Survey offers key information pertaining to the frequency of annual board and committee meetings, fees paid for various levels of board services and benefits available to outside directors. Statistics are differentiated by region, bank's asset size and number of full-time employees. The mandatory retirement age, year-end bonus and any absences allowed without change to fees paid are also contained within the survey.

Contact MBA Service Corporation staff member Kathy Richardson.

Record Retention and Destruction Manual (Updated Annually)

The MBA Record Retention Manual has been in existence since 1972 and is the most comprehensive retention and destruction guidepost in Michigan. Taking into account Michigan and Federal laws, this manual contains a timetable for keeping and destroying records for banks. It also includes requirements for many bank owned subsidiaries such as insurance agencies and broker-dealer programs. Updated annually, this manual takes into account any statutory and regulatory enactments that may affect a financial institution.

Contact MBA Service Corporation staff members Debbie Haught or Jill Lentz.

Registry of Michigan Financial Institutions – The MBA Blue Book (Updated Annually)

The MBA Blue Book is the most complete directory of information on Michigan financial institutions available anywhere. The directory contains listings of Michigan banks, bank holding companies, credit unions, associate members, regulators and federal agencies. Published annually, since 1984, the Blue Book has been a staple for Michigan banks.

Contact MBA Service Corporation staff members Debbie Haught or Jill Lentz.



VALUE ADDED PROGRAMS – MBASC ENDORSED PARTNERS

Blue Cross Blue Shield of Michigan

Health Insurance

The MBA Service Corporation is an association plan sponsor for Blue Cross Blue Shield of Michigan. For more than 70 years, BCBSM has been a leader in health insurance in Michigan. It is their mission to improve the health of Michigan's people, communities, economy and health care system. BCBSM is the only health insurer in Michigan that always accepts everyone who applies, regardless of medical history. They strive to offer innovative and affordable products and tools to meet the varying needs of employers like banks and their employees.



Contact Joellen Wright at (517) 342-9064 or jwright@mibankers.com.

Executive Benefits Network

Bank Owned Life Insurance (BOLI) and Executive Compensation Plans

The MBA Service Corporation's endorsed partner Executive Benefits Network (EBN) specializes in the design, administration and informal financing of executive compensation and benefit plans as well as the procurement of Bank Owned Life Insurance (BOLI) programs. Non-qualified executive benefit and compensation packages have become the focal point in the quest by large and small corporations to attract, retain and reward key executive talent. No two companies are alike in their needs; therefore, customization of executive benefit and compensation plans is paramount to a successful program.



Contact Kirk Anderson at (248) 244-6076 or kanderson@ebn-design.com.

EverFi, Inc.

Financial Scholars Program

EverFi is the leading education technology platform to teach, assess, and certify students in critical skills including Financial Literacy, Student Loan Management, Digital Literacy, Substance Abuse, and additional product areas to be announced soon. The company is already powering a national movement in 50 states that enables students to learn using the latest technology, including rich media, high-definition video, diagrams and avatars. EverFi's current products include The EverFi Financial Literacy Platform™, Buttonwood™ for Student Loan Management, AlcoholEdu®, and the Ignition™ Digital Literacy Platform.



EverFi is building an entirely new framework to finance and deliver content, technology and innovation into schools. The company boasts an integrated network of thousands of schools across the country that will incorporate the EverFi learning platform into their curriculum each year. EverFi teams with major corporations and foundations to provide the programs at no cost to the schools. The company is adding over 200 new K-12 schools and colleges per month onto the platform and over 3 million students have completed EverFi's technology courses.

Contact Jerry Anderson at (617) 233-2678 or anderson@everfi.com.

Federal Flood Certification Corporation

Flood Determinations

The MBA Service Corporation has partnered with Federal Flood to provide low cost, value added Flood Zone Determinations. Established in 1992 on the promise of exceptional customer service and a commitment to technology, Federal Flood provides all aspects of effective flood zone research, utilizing Internet capability and hand mapping for guaranteed, accurate compliance. Federal Flood offers Life-of-Loan Determinations for \$11 per determination. As a value added service, MBA members will receive a free map with the determination. And, if your loan doesn't close, you do not pay for the flood determination.



Contact Jill Lentz at (517) 342-5681 or jlentz@mibankers.com.

Financial Institution Products Corporation®

Financial Link Software® for Deposits, Loans and Mortgages

The MBA Service Corporation's endorsed partner, FIPCO, offers Financial Link Software for Deposits, Loans and Mortgages. This deposit software allows the bank to open new accounts and close loans in minutes with convenient, easy-to-use Windows screens. The point and click approach in a Windows environment provides quick and efficient navigation with performance, stability and control. The program contains MBA Consumer Lending Forms, ensuring compliance with State and Federal regulations.



Contact Financial Institution Products Corporation® at (800) 722-3498 or fipcosales@fipco.com.

Great Lakes Capital Fund

CRA Investment and Low-Income Housing Tax Credit

GLCF offers opportunities to invest in pooled investment Low-Income Housing Tax Credit (LIHTC) Funds, where financial institutions can earn a solid economic return on their capital and receive positive consideration toward their rating under CRA. Banks may also participate in developments by providing construction and permanent financing. As a designated Community Development Financial Institution (CDFI), GLCF also offers financial institutions that are dedicated to financing and supporting community and economic development activities the opportunity to access certain benefits under the Bank Enterprise Award (BEA) Program.



Contact Tom Edmiston at (517) 482-8555 or tedmiston@capfund.net.

Harland Clarke

Payment Solutions, Marketing Services and Personal and Business Check Products

The MBA and Harland Clarke have partnered to offer you check products and programs, card services and marketing solutions that we are confident will help you achieve your business objectives. Harland Clarke is committed to your success and will customize key elements of the program to align with your individual efficiency, technology, customer service and profitability goals. Please contact your Harland Clarke representative to learn more about these programs: personal and business check products, card services (card design, manufacturing, personalization) and marketing services (including onboarding, opportunity analysis, direct mail marketing, seasonal turnkey direct marketing campaigns, credit optimization) and mystery shopping customer experience evaluations.



Contact Nikki Burgeson at (989) 667-5896 or nikki.burgeson@harlandclarke.com.

Infinex Financial Group

Investment Broker-Dealer Program

Through Infinex Financial Group, you have the ability to offer a full service retail investment sales program that provides top quality products and personalized service. Your retail high net worth and business clients will no longer have to go outside your bank to avail themselves of these valuable services. Formed in 1992 by community banks, Infinex currently assists 12 Michigan banks and more than 140 nationwide in running successful brokerage programs. Infinex has the capabilities to assist with either a startup situation or a conversion from an existing program. Expert consultation, hands-on assistance and no up-front costs make this an easy program through which to increase your fee income.



Contact Susan Currier at (517) 488-6453 or scurrier@infinexgroup.com.

Office Depot

Office Products, Furniture and Printing/Copy Services

As a member of the Michigan Bankers Association, your organization is eligible to participate in the MBA's national account group purchasing plan with Office Depot. This program provides your company with exclusive discounts on the office products you use every day, and best of all, there's no fee to participate. Access to the program is a free benefit as part of your membership in the MBA. This program is designed to reduce your expenses and streamline your operations. As a result of participating in this program, members have saved an average of 40 percent over their prior office product costs. In addition to office supplies, the program includes office furniture, print/copy services, custom business forms, stationery supplies, promotional products and lunchroom and janitorial supplies. This program also includes FREE next-day delivery by Office Depot truck or UPS depending on location.



Contact Nadine Brocci at (248) 277-4046 or nadine.brocci@officedepot.com.

Promontory Interfinancial Network



Certificate of Deposit Account Registry Service (CDARS)

With Promontory's Certificate of Deposit Account Registry Services (CDARS), MBA member banks can offer their customers access to \$50 million or more in FDIC insurance. With a growing number of customers ranking financial stability as their top priority when choosing a bank, CDARS can provide banks with a marketing advantage. It also can provide member institutions with a way to attract deposits in large chunks. CDARS holdings per customer, which continue to climb, now average \$1,200,000. And, reinvestment rates average more than 80 percent. Beyond utilizing the service as a deposit-gathering tool, Promontory Network members can use CDARS to sell excess deposits and generate fee income, or to purchase funds at competitive rates without burdensome collateralization or stock purchase requirements.

Contact Steve Davis at (866) 776-6426 or sdavis@promnetwork.com.

SNL Financial

Bank Performance and Analytics

For more than 20 years, SNL has been recognized as the gold standard for banking data, news and insight. SNL's database includes detailed profiles on more than 20,000 U.S. financial institutions, including all publicly-traded banks and thrifts, privately-held institutions and credit unions. SNL is the trusted information partner for 49 of the 50 largest commercial banks in the U.S. and more than 500 community banks nationwide, as well as a number of national and state banking associations. Banking clients and their senior executives use SNL to evaluate their institution's performance and identify opportunities for improvement along three dimensions: peer, branch and merger and acquisitions analysis.



Contact Alex Johnson at (434) 951-7837 or ajohnson@snl.com.

Senior Housing Crime Prevention Foundation

CRA Lending, Investment and Service Credit Program

The Senior Housing Crime Prevention Foundation (SHCPF) is a national nonprofit organization that serves as a risk-free, profitable conduit for banks to use to fulfill their federally mandated Community Reinvestment Act (CRA) requirements while gaining positive public relations exposure in their community and providing a safe and secure living environment for our nation's senior housing residents. Their main programs are Senior Crimestoppers and the Veterans Initiative. Senior Crimestoppers is in operation in more than 4,000 nursing home facilities in 45 states and has reduced all aspects of crime in participating facilities by a certified 92.65 percent through June 30, 2010.



Contact Peter Gwaltney at (877) 232-0859 or peter.gwaltney@shcpfoundation.org.

ABA Insurance Agency Inc.

Corporate Insurance

ABA Insurance Services offers D&O, bond and related insurance coverage to banks. This banker owned and directed program insures banks in all 50 states with coverage from an A.M. Best A+ rated carrier. Recognized for underwriting and claims handling expertise, the insurance program dates back nearly twenty-five years and includes an opportunity for banks to participate in a profit-sharing feature which has declared a distribution for the 20th consecutive year, totaling \$71.5 million to date.



Contact Mike Read at (800) 274-5222 or mread@abais.com.

Corporation for American Banking

Value Added Programs

CAB is the subsidiary of the American Bankers Association devoted to targeting programs that help financial institutions increase their efficiencies and improve their bottom lines. To earn the CAB endorsement, products are researched and tested by bankers and independent experts in order to meet stringent quality standards. Endorsed firms include UPS, Xerox, Sheshunoff and many more.



Contact John C. Wolff at (202) 663-5486 or jwolff@aba.com.

MBASC BOARD OF DIRECTORS

Ray A. Biggs, President and CEO
West Shore Bank

Michael M. Magee, President and CEO
Independent Bank

Matthew G. DeWolf, President
MBA Service Corporation

Michael W. Mahler, President and CEO
First Federal of Northern Michigan

Robert M. Fisher, President
Lake-Osceola State Bank

Michael J. Manica, President
United Bank of Michigan

Donald L. Grill, President and CEO
Fentura Financial, Inc.

Dom Monastiere, EVP and Chief Risk Management Officer, Chemical Bank

Timothy Jewell, President
Eaton Federal Savings Bank

Jeanne E. Richter, President and CFO
Farmers State Bank of Munith

Dennis R. Koons, MBASC Chairman, MBA President and CEO
Michigan Bankers Association

MBASC STAFF DIRECTORY

EXECUTIVE

Matt DeWolf, CAE, MBASC President, MBA EVP

mdewolf@mibankers.com

(517) 342-9070

INSURANCE AND EMPLOYEE BENEFITS

Joellen Wright, CEBS, MBASC Vice President, Insurance and Employee Benefits Division

jwright@mibankers.com

(517) 342-9064

Marv Zischke, CIC, Director of Corporate Insurance

mzischke@mibankers.com

(517) 342-9065

Kathy Richardson, Director of Employee Benefits Administration

krichardson@mibankers.com

(517) 342-9061

Hannah Marks, Administrative Assistant

hmarks@mibankers.com

(517) 342-9062

TITLE INSURANCE AND PRODUCTS/SERVICES/ENDORSED PARTNERS

Debbie Haught, MBASC Vice President, Title Division and Products Division

dhaught@mibankers.com

(517) 342-9081

Jill Lentz, Products Manager

jlentz@mibankers.com

(517) 342-5681

Tresa L. Beardslee, Administrative Assistant

tbeardslee@mibankers.com

(517) 342-9082



STAFF EXPERIENCE

Matt DeWolf, MBASC President, MBA EVP

Matt has been with the MBA since 1999 and previously filled the role of CFO and COO. Matt has more than 19 years of professional experience in the areas of association management, commercial lending, credit analysis and insurance claims management. He is a Certified Association Executive (CAE), a graduate of the Institute for Organization Management and holds a Bachelors in Business from the University of Michigan Business School.

Debbie Haught, MBASC VP – Title Division and Products Division

Debbie has been with the MBA since 1998. Debbie has more than 26 years of professional experience in the areas of title insurance, affiliate business arrangements and title agency management. She holds a Wisconsin and Indiana Non-Resident Intermediary License as well as a Michigan Resident Producer License.

Joellen Wright, MBASC VP – Insurance and Employee Benefits Division

Joellen has been with the MBA since 2003. Joellen has more than 22 years of professional experience serving Michigan's financial industry and its insurance needs. She holds Michigan and Indiana Insurance Licenses for Life, Health and Property and Casualty. Joellen is a Certified Employee Benefits Specialist (CEBS) and also holds the designation of Group Benefits Associate.

Marvin Zischke, Director of Corporate Insurance

Marv has been with the MBA since 2003. Marv has more than 37 years of professional experience in insurance services, specializing in corporate insurance programs. Marv holds Michigan and Indiana Insurance Licenses for Life, Health, Property and Casualty and Excess and Surplus Lines. He is a Certified Insurance Counselor (CIC).

Kathy Richardson, Director of Employee Benefits Administration

Kathy has been with the MBA since 2000. Kathy has more than 17 years of professional experience in insurance services and administration. Kathy holds licenses for Life, Health and Property and Casualty. She is currently pursuing the Group Benefits Associate designation.

Jill Lentz, Products Manager

Jill has been with the MBA since 2006. Jill has more than 22 years of professional experience in the areas of business management, customer service, training, and accounting.



*Premier sponsor of Michigan Bankers Association
Education and Events*

507 S. Grand Ave.
Lansing, MI 48933
Phone: 517-485-3600 Fax: 517-485-3672
www.mibankers.com

