



2021 Associate Member Directory





Get on “The GO!”
to happier customers



Redefine Digital Banking and
Keep Your Customers Better Connected

iCoreGO™

multi-channel digital banking for any bank, any core.

- GoBanking
- GoDeposits
- GoPay
- GoVoice
- GoLoans
- GoLive
- GoOpen
- GoCapture
- GoStatements



iCoreGO.com

Experienced

Our dedicated staff members are here to help you with a broad array of financial expertise for you and your customers.



Pictured left to right: Mike Pritchett, Rod Jones, Shane McCall



FIRST NATIONAL BANK
OF HUTCHINSON

CORRESPONDENT BANK SERVICES
& FIRST WEALTH MANAGEMENT

fnbhutch.bank | 800.293.0683 | [f](#) [t](#) [i](#) [n](#)

Magazines are
the **perfect tool**
to **entice** and **hold**
your **members'**
attention.



Reach your customers with print.

To advertise in this magazine, contact us today.



727.475.9827 | 855.747.4003
kris@thenewslinkgroup.com

Photo Credit: Kevin Fruechting, Tampa State Bank, Marion

Over 100 KBA associate members offer everything from accounting, correspondent banking, consulting, investment, legal, technology and any number of other bank related products and services. Many of these companies have been associate members for over 20 years and have supported the KBA, our member banks and Kansas banking in general through the good times and the bad. Considering the current state of our industry, we are seeing numerous new companies wanting to get involved with the KBA and bring their specialized areas of expertise to our Kansas banks. In turn, those that have been with us for a long time are continually changing and keeping up with the times, whether it's updating current products and services or adding new lines of business.

Not only do our associate members bring us top-of-the line products and services, but they also help by sponsoring KBA conferences, seminars and other events. Without those sponsorship dollars we would be limited in the scope of what we could bring to you — our member banks. It is a combination of those sponsorships and your attendance that

allow us to continue to bring you the very best and most up-to-date educational opportunities.

This special annual directory is published each spring with our May/June issue of *The Kansas Banker*. Please take time to look through this guide and when you are looking for bank solutions, please reference this directory to find an impressive array of companies that truly care about banking in Kansas and are proud to be Associate Members and Endorsed Vendors of the Kansas Bankers Association.

Sincerely,



Doug Wareham, President and CEO
Kansas Bankers Association

Cover Photo Credit: Nancy Johnson, Citizens State Bank & Trust, Ellsworth



Visit Us Online
ksbankers.com



2021 ENDORSED VENDORS

BankMarketingCenter.com.....	8, 14
BankTalentHQ.....	8, 14
BVS Performance Solutions.....	8, 16
CalTech.....	8, 23
Check Printing Contract Consulting.....	8, 16
Cornerstone Advisors Inc.	8, 16
CRA Partners.....	9, 21
IntraFi Network.....	9, 17
Juniper Payments.....	9, 24
KeyState Captive Management.....	9, 21
Office Depot.....	10, 18
OnCourse Learning.....	10, 18
PurpleWave, Inc.....	10, 18
S&P Global Market Intelligence.....	10, 18
Shred-it.....	10, 19
StrategyCorps.....	10, 19
Strunk LLC.....	11, 19
Works24.....	11, 20

2021 ASSOCIATE MEMBERS

Accounting Firms

Allen Gibbs & Houlik LC.....	12
BKD CPAs & Advisors KC.....	12
BKD CPAs & Advisors Wichita.....	12
Brungardt Hower Ward Elliott and Pfeifer LC.....	12
Fortner Bayens Levkulich & Garrison PC.....	12
K•Coe Isom.....	12
Mize CPAs Inc.....	13
Moss Adams LLP.....	13
Puthoff & Company CPAs, PA.....	13
RSM US LLP.....	13
Swindoll Janzen Hawk & Loyd LLC.....	13
The Whitlock Company.....	13
Varney & Associates CPAs, LLC.....	13

Banks

Cornerstone Bank.....	13
FHLBank Topeka.....	13
Texas Capital Bank NA.....	13
TIB — The Independent BankersBank.....	14

Bank Services

AgWest Commodities LLC.....	14
Ascensus.....	14
BigIron Auctions.....	14
Bajillion Agency.....	14
BancAlliance.....	14
BHG Bank Group.....	14
BankMarketingCenter.com.....	8, 14
BankOnIT.....	14
BankTalentHQ.....	14
BVS Performance Solutions.....	16
Career 1 Source.....	16
Central States Capital Markets LLC.....	16

Check Printing Contract Consulting.....	16
CoNetrix.....	16
Cornerstone Advisors Inc.	16
Cox Business.....	16
Credit Information Systems.....	16
Dale Carnegie Training — Kansas Heartland.....	17
Federal Protection Inc.....	17
FHSU-Robbins Banking Institute.....	17
Haberfeld.....	17
Harland Clarke.....	17
IntraFi Network.....	17
Kansas Fiber Network LLC.....	18
Main Street Inc.....	18
Mortgage Investment Services Corporation.....	18
Office Depot.....	10, 18
OnCourse Learning.....	10, 18
Onovative.....	18
PurpleWave, Inc.....	10, 18
Renaissance Management and Training Solutions LLP.....	18
S&P Global Market Intelligence.....	18
SBS CyberSecurity LLC.....	19
Scott Human Resources.....	19
Security 1st Title.....	19
Shred-it.....	10, 19
States Resources Corp.....	19
StrategyCorps.....	10, 19
Strunk LLC.....	11, 19
Syndeo Outsourcing LLC.....	19
The Fullinwider Firm LLC.....	19
Underground Vaults & Storage Inc.....	20
United Capital Management of Kansas Inc.....	20
Works24.....	11, 20

Consulting Services

Complete Compliance Inc.....	20
Professional Bank Consultants LLC.....	20
Remedy Consulting.....	20
Schriefer Consulting.....	20
Strategic Resource Management.....	20

Insurance Services

All American Associates.....	20
AssuredPartners.....	20
Central States Health & Life Company of Omaha.....	20
Intact Financial Services.....	21
J.T. Miller Company Inc.....	21
KeyState Captive Management.....	9, 21
Travelers.....	21

Investment Services

Cooper Malone McClain Inc.....	21
CRA Partners.....	21
Duncan-Williams Inc.....	21
FHN Financial.....	21

First Bankers' Banc Securities Inc.....	22
OFG Financial Services Inc.....	22
The Baker Group.....	22

Legal Services/Attorneys

Hite Fanning & Honeyman LLP.....	22
Husch Blackwell LLP.....	22
Law Offices of Morris Laing.....	22
Spencer Fane LLP.....	22
Stinson LLP.....	22
Woner Reeder & Girard, PA.....	22

Real Estate

Flat Branch Mortgage Services.....	23
Heartland Title Services, Inc.....	23
The Martens Companies dba Martens Appraisal.....	23
Title Midwest, Inc.....	23
Windsor Mortgage Solutions.....	23

Technology

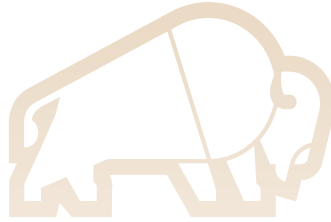
Abrigo.....	23
Apiture.....	23
CalTech.....	23
CSI.....	23
Data Business Equipment, Inc.....	24
DCI (Data Center Inc.).....	24
Fiserv Inc.....	24
Jack Henry & Associates, Inc.....	24
Juniper Payments.....	24
Kansas Bankers Technologies, LLC.....	24
Networks Plus.....	24
Oxen Technology.....	24
Scantron Technology Solutions.....	24
Verge Network Solutions Inc.....	24

Trust Division Affiliate

Advantage Trust Company.....	25
Country Club Trust Company.....	25
Great Plains Trust Company.....	25
Mainstar Trust.....	25
Security Trust & Investments.....	25
TCK — The Trust Company of Kansas.....	25
The Trust Company.....	25

Wealth Management and Executive Compensation

Banc Consulting Partners.....	25
Bank Compensation Consulting.....	25
Executive Benefits Network.....	26
Korol Financial Group LLC.....	26
Pentegra Retirement Services.....	26



LIST OF ASSOCIATE MEMBERS BY NAME

Abrigo.....	23	Executive Benefits Network.....	26	Puthoff & Company CPAs, PA.....	13
Advantage Trust Company.....	25	Federal Protection Inc.	17	Remedy Consulting.....	20
AgWest Commodities LLC.....	14	FHLBank Topeka.....	13	Renaissance Management and Training Solutions LLP.....	18
All American Associates.....	20	FHN Financial.....	21	RSM US LLP.....	13
Allen Gibbs & Houlik LC.....	12	FHSU-Robbins Banking Institute.....	17	S&P Global Market Intelligence.....	10,18
Apiture.....	23	First Bankers' Banc Securities Inc.....	22	SBS CyberSecurity LLC.....	19
Ascensus.....	14	Fiserv Inc.....	24	Scantron Technology Solutions.....	24
AssuredPartners.....	20	Flat Branch Mortgage Services.....	23	Schriefer Consulting.....	20
Bajillion Agency.....	14	Fortner Bayens Levkulich & Garrison PC.	12	Scott Human Resources.....	19
Banc Consulting Partners.....	25	Great Plains Trust Company.....	25	Security 1st Title.....	19
BancAlliance.....	14	Haberfeld.....	17	Security Trust & Investments.....	25
Bank Compensation Consulting.....	25	Harland Clarke.....	17	Shred-it.....	10,19
BankMarketingCenter.com.....	8,14	Heartland Title Services, Inc.....	23	Spencer Fane LLP.....	22
BankOnIT.....	14	Hite Fanning & Honeyman LLP.....	22	States Resources Corp.....	19
BankTalentHQ.....	8,14	Husch Blackwell LLP.....	22	Stinson LLP.....	22
BHG Bank Group.....	14	Intact Financial Services.....	21	Strategic Resource Management.....	20
BigIron Auctions.....	14	IntraFi Network.....	9,17	StrategyCorps.....	10,19
BKD CPAs & Advisors KC.....	12	J.T. Miller Company Inc.....	21	Strunk LLC.....	11,19
BKD CPAs & Advisors Wichita.....	12	Jack Henry & Associates, Inc.....	24	Swindoll Janzen Hawk & Loyd LLC.....	13
Brungardt Hower Ward Elliott and Pfeifer LC.....	12	Juniper Payments.....	9, 24	Syndeo Outsourcing LLC.....	19
BVS Performance Solutions.....	8,16	K•Coe Isom.....	12	TCK — The Trust Company of Kansas.....	25
CalTech.....	8,23	Kansas Bankers Technologies, LLC.....	24	Texas Capital Bank NA.....	13
Career 1 Source.....	16	Kansas Fiber Network LLC.....	18	The Baker Group.....	22
Central States Capital Markets LLC.....	16	KeyState Captive Management.....	9, 21	The Fullinwider Firm LLC.....	19
Central States Health & Life Company of Omaha.....	20	Korol Financial Group LLC.....	26	The Martens Companies dba Martens Appraisal.....	23
Check Printing Contract Consulting.....	8,16	Law Offices of Morris Laing.....	22	The Trust Company.....	25
Complete Compliance Inc.....	20	Main Street Inc.....	18	The Whitlock Company.....	13
CoNetrix.....	16	Mainstar Trust.....	25	TIB — The Independent BankersBank.....	14
Cooper Malone McClain Inc.....	21	Mize CPAs Inc.....	13	Title Midwest, Inc.....	23
Cornerstone Advisors Inc.....	8,16	Mortgage Investment Services Corporation.....	18	Travelers.....	21
Cornerstone Bank.....	13	Moss Adams LLP.....	13	Underground Vaults & Storage Inc.....	20
Country Club Trust Company.....	25	Networks Plus.....	24	United Capital Management of Kansas Inc.....	20
CoxBusiness.....	16	Office Depot.....	10,18	Varney & Associates CPAs, LLC.....	13
CRA Partners.....	9, 21	OFG Financial Services Inc.....	22	Verge Network Solutions Inc.....	24
Credit Information Systems.....	16	OnCourse Learning.....	10,18	Windsor Mortgage Solutions.....	23
CSI.....	23	Onovative.....	18	Woner Reeder & Girard, PA.....	22
Dale Carnegie Training — Kansas Heartland.....	17	Oxen Technology.....	24	Works24.....	11, 20
Data Business Equipment, Inc.....	24	Pentegra Retirement Services.....	26		
DCI (Data Center Inc.).....	24	Professional Bank Consultants LLC.....	20		
Duncan-Williams Inc.....	21	Purple Wave, Inc.....	10,18		



BankMarketingCenter.com

95 Old Stratton Chase
Atlanta, GA 30328-3652
Contact: Neal Reynolds
Tel: (678) 528-8041
bankmarketingcenter.com
nreynolds@bankmarketingcenter.com

BankMarketingCenter.com (BMC) is a web-based marketing portal that empowers banks to produce professionally designed, bank-branded marketing materials in a matter of seconds. BMC puts you in complete control of the ad production process for your bank, saving valuable time and money. BMC has thousands of successful marketing materials, including ads, direct mail, statement stuffers, flyers, posters, digital signage and more. The process is easy. On the site, you can select a marketing piece and customize it within seconds. Your bank's logo and contact info will be automatically inserted into the ad. You can edit the copy, colors, fonts, and select from over 9 million stock photos from Getty Images. Finished materials are then sent automatically to your compliance department for approval and then to your publication or printer.



BankTalentHQ

3201 W White Oaks Dr., Ste 400
Springfield, IL 62704-6457
Contact: Brian Hoffman
Tel: (217) 789-9340
Fax: (217) 789-5410
banktalenthq.com
bhoffman@banktalenthq.com

KBA has partnered with BankTalentHQ to help you find the best employee for the job! BankTalentHQ is the premier talent management site for financial industry careers, brought to you by an alliance of state banking associations working together. Whether you are looking for a job with a financial institution, a service provider or a regulator, or you are an employer with a position to fill, BankTalentHQ can help you find what you need.



BVS Performance Solutions

4060 Glass Rd. NE
Cedar Rapids, IA 52402-2509
Contact: Roy Karon
Tel: (800) 553-5972
Fax: (319) 393-1435
bvsinc.com
rkaron@bvsinc.com

BVS is a fully integrated development company that has been helping financial institutions better serve their customers and members for more than 30 years. No matter your role in the organization, BVS's comprehensive and customizable online training program has a wide range of tools that will help you achieve your goals. Their blended learning system supports face-to-face instructor-led training, the delivery of e-learning and highly effective internet self-study. A variety

of training topics are available for CEOs, COOs, HR, lenders, retail bankers, compliance personnel and security officers. KBA members receive preferred pricing.



CalTech

13421 W 151st St., Ste 100
Olathe KS 66062-7218
Contact: Ty Brull
Tel: (325) 223-6100
Fax: (325) 223-6101
caltech.com
ty.brull@caltech.com

We are committed to providing best in class service. CalTech's expertise is optimizing technology for financial institutions by creating unique business-aligned IT strategies. With over 25 years of experience in the financial industry, CalTech's services and solutions are designed to increase your financial institution's profitability and boost productivity and efficiency while ensuring the security and the prosperity of your business.



Check Printing Contract Consulting

499 Locklie Dr
Cleveland, OH 44143-1546
Contact: James Schartman
Tel: (216) 396-1742
jim.schartman@checkprintingconsulting.org

Check printing profit margins remain incredibly high — and a skilled contract negotiator can often discover savings of \$500,000 for banks with over 30,000 checking accounts and \$1,000,000 or more for banks with 60,000 checking accounts. Jim Schartman, Executive Vice President of Check Printing Contract Consulting, is a leading independent authority on check printing contracts with 37 years of experience. Jim has worked for leading check printing companies in the country and learned where banks can shave margins and find significant savings. As a KBA Endorsed Vendor, CPCC works on behalf of community banks and their check printing vendors to negotiate agreements that build profitable check programs, reduce costs and optimize fee income. CPCC is only paid a percentage of savings — so if they don't save you money, they don't get paid.



Cornerstone Advisors Inc.

7272 E Indian School Rd., Ste 400
Scottsdale, AZ 85251-3952
Contact: Jennifer Wagner
Tel: (480) 425-5204
Fax: (480) 425-5212
crrrstone.com
jwagner@crrrstone.com

Cornerstone Advisors' multidisciplinary team brings deep industry insight that comes from having worked alongside banks for nearly two decades. Our unique, client-focused Knowledge Vaults house the extensive data we use for contract and vendor intelligence, performance metrics, and industry insights and analysis. Cornerstone is a consulting firm that helps banks reduce expenses and improve efficiency. KBA's endorsement includes contract negotiation

services to deliver reduced expenses, market-priced contracts and improved contract terms. With Cornerstone as your partner, you'll get an entirely objective assessment of your vendor contracts and the most competitive pricing and terms available in the market — all delivered by the most qualified team of negotiators. Working with Cornerstone Advisors, you'll gain the best pricing, service levels and terms on your vendor contracts — plus more time to focus on future performance and growth. Contract negotiation services provided by Cornerstone include core systems, ancillary technology (such as ATM/ITM, bill pay, digital, item processing, loan deposit operations, trust and wealth management and telecom), mergers and debit and credit processing.



CRA Partners

5100 Poplar Ave., Ste 711
Memphis, TN 38137
Contact: Ron Brooks
Tel: (877) 232-0859
Fax: (901) 523-3620
shcpfoundation.org
ron.brooks@shcpfoundation.org

CRA Partners is a compliance solution you can feel good about. Banks earn guaranteed CRA credit for ensuring safe, secure senior living environments through our turn-key crime prevention program, Senior Crime stoppers. Funded exclusively by the banking industry and endorsed by the ICBA and bankers associations in 43 states, Senior Crime stoppers protects low- to moderate-income senior citizens living in senior housing facilities, HUD communities and state veterans homes from theft, abuse and neglect.



IntraFi Network

1300 17th St. N., Ste 1800
Arlington, VA 22209-3810
Contact: Lance Caldwell
Tel: (703) 292-3400
Fax: (703) 528-5700
intrafi.com
lcaldwell@intrafi.com

Promontory Interfinancial Network is now IntraFi Network. Having built the largest bank network of its kind, we're a trusted ally to community banks that never competes with banks for their customers and that helps them to attract and maintain valuable customer relationships, grow reciprocal deposits, manage liquidity and generate fee income, diversify funding, and reduce collateralization. Work with the market leader to grow profitability and increase franchise value. IntraFi Network's innovative balance sheet management solution — known as IntraFi Network Deposits (formerly CDARS®, ICS®, and IND® deposit solutions) — empowers institutions to increase profitability, grow franchise value, manage liquidity more easily, and serve customers better. To learn more, visit IntraFi.com.



Juniper Payments

9440 E Boston St., Ste 150
Wichita, KS 67207-3600
Contact: Tracy Hearson
Tel: (316) 239-3405
Fax: (316) 772-8063
juniperpayments.com
thearson@juniperpayments.com

Juniper Payments delivers payment solutions through correspondent and direct relationships with banks. Our modular solutions are utilized by more than 3,500 financial institutions daily to drive payments from origination to delivery, both foreign and domestic. From ACH, wires and international solutions to full reporting needs and complex security, Juniper takes care of the technology so that you can focus on your customer's needs.



KeyState Captive Management

101 Convention Center Dr., Ste 850
Las Vegas, NV 89109-2003
Contact: Josh Miller
Tel: (702) 598-3738
key-state.com
jmillier@key-state.com

KeyState Captive Management (KeyState) is the country's largest provider of captive management and investment portfolio services to community banks. KeyState offers banks with over \$1 billion in assets the opportunity to form a wholly-owned captive insurance company through its Bank Captive Program. A captive insurance company, or a legally licensed limited purpose property and casualty insurance company, can augment a bank's commercial policies by covering the existing commercial deductible layers, increasing coverage levels on existing policies (excess layers), and identifying other currently unfunded risks to insure where commercial insurance is not available to the bank.

Through a captive, banks can:

- Improve their enterprise risk management;
- Better manage unfunded risks;
- Formalize a self-insurance program;
- Realize efficiencies and savings related to insurance expenses and loss mitigation; and
- Take advantage of a small business incentive available under a section of the Tax Code.

What makes KeyState's Bank Captive Program different from its competitors? The primary differentiator is KeyState's in-depth knowledge and specific expertise working with banks and their regulators in evaluating structures and responding to regulator inquiries. KeyState's team offers a turn-key product and assists the bank every step along the way.

Visit us at <https://key-state.com/> or contact us at contact@key-state.com or 702.598.3738 for more information.



Office Depot

2401 Midpoint Dr.
Kansas City, KS 66111-8803
Contact: Isaac Mares
Tel: (816) 728-2271
business.officedepot.com
isaac.mares@officedepot.com

Office Depot, founded in 1986, is the world's leading seller of office supplies and an industry leader in every distribution channel — from retail stores and contract delivery to catalogs and e-commerce.



OnCourse Learning

Tel: (866) 512-9888
oncourselearning.com
fs@oncourselearning.com

Total Training Solutions (TTS), a leading provider of bank and credit union regulatory compliance webinars, was acquired by OnCourse Learning in May of 2018. OnCourse Learning is a member of Adtalem Global Education (NYSE: ATGE), a global education provider headquartered in the United States. It empowers financial institutions to prepare their frontlines, compliance teams, executive leadership and board of directors with comprehensive enterprise compliance, risk management and professional development education that is effective and engaging. Over 10,000 clients and partners have adopted OnCourse Learning solutions to efficiently manage complexity, change and growth. Plus, over the course of our 40+ year history we have trained over 190,000 individuals with our NMLS-approved licensure and continuing education courses.

Learn more about OnCourse Learning's history at oncourselearning.com/business/financial-services/bank/



Purple Wave, Inc.

825 Levee Dr.
Manhattan, KS 66502
Contact: Penny Hughes
Tel: (866) 608-9283
Fax: (785) 222-4702
purplewave.com
association@purplewave.com

Purple Wave Auction operates as a full-service seller agent to remarket agricultural, construction and transportation assets. We provide a personalized, turn-key solution for right-sizing operational assets for borrowers and bank-owned equipment sales. Also, Purple Wave is an endorsed vendor of the Kansas, Missouri and Oklahoma Bankers Associations.



S&P Global Market Intelligence

401 E Market St.
Charlottesville, VA 22902-5264
Contact: Stacy Sheehy
Tel: (877) 863-1306
marketintelligence.spglobal.com
stacy.sheehy@spglobal.com

S&P Global Market Intelligence is committed to the success of community banks. We integrate financial and industry data, research and news into tools that help track performance, identify investment ideas, understand competitive and industry dynamics, perform valuation and assess credit risk. Community banks can gain the intelligence essential to making business and financial decisions with conviction. Visit us at marketintelligence.spglobal.com/client-solutions/users/community-banking or contact us at (877) 863-1306. S&P Global Market Intelligence is an Endorsed Vendor of the KBA.



Shred-it

10000 Lackman Rd # 10030
Lenexa, KS 66219-1214
shredit.com

Shred-it specializes in providing a tailored document and media destruction service that allows businesses to comply with legislation and ensure that the client, employee and confidential business information is kept secure at all times. Through their strict chain-of-custody processes, reliable on-time service and a global network of local service centers, Shred-it provides the most secure and efficient confidential information destruction service in the industry. To setup or inquire about Shred-it service, please fill out the contact form at shredit.com/national-accounts/state-bankers-association-program. If you are already a Shred-it customer and would like to access the Association's discounts you may request to join this program after your current contract has passed 50% of its term. Simply contact sitretgpochange@stericycle.com with your account information.



StrategyCorps

StrategyCorps
100 Westwood Pl., Ste. 400
Brentwood, TN 37027-5044
Contact: Chris Garrelts
Tel: (615) 263-7777
strategycorps.com
cgarrelts@strategycorps.com

StrategyCorps helps financial institutions grow core deposits, fee income and overall retail checking relationships with innovative and energizing solutions to differentiate their checking products and enhance profitability. Nearly 350 banks and credit unions employ our analysis tools, white-labeled reward products and mobile solutions for checking success.



compliance
profitability
growth

Strunk LLC

201 Main St., Ste 7
Parkville, MO 64152-3766
Contact: Mike Sobba
Tel: (816) 746-5559
Fax: (816) 746-5595
strunklp.com
msobba@strunklp.com

Strunk has been providing fee income strategies to community banks since 1993. Their Overdraft Privilege program is being used by over 1,800 banks across the country, including over 120 banks in Kansas. Strunk's Value Checking has become a very popular strategy to increase fee income by giving consumers valuable services for a small fee. Unlike anything banks have tried in the past, Value Checking generates tremendous fee income while enhancing customer satisfaction. Strunk has introduced a Risk Management Solution that substantially reduces the time to do risk assessments. It is an affordable, comprehensive risk management tool that exceeds regulatory requirements. The Kansas Bankers Association endorses all three of Strunk's programs.



Works24

3508 French Park Dr., Ste 1
Edmond, OK 73034
Contact: Brian Robinson
Tel: (800) 460-4653
Fax: (405) 843-1563
Works24.com
brobinson@works24.com

Works24 offers the fastest and easiest communication methods to tell your customers about all the other ways you can help them with your bank products and services. We offer four unique marketing tools: On-Hold Messages/Music for your phone system, Digital Lobby Video, Website Video and Overhead Lobby Music. In partnership with the KBA, we offer a 90-day trial period on any of our services with a 100% money-back guarantee. Go to Works24.com to find out more or call Brian Robinson at 800-460-4653 x105.



BancAlliance

Expanding the Reach of Community Banking



Got liquidity? We can help!

Banks continue to wrestle with excess liquidity, building C&I portfolios, diversification and generating yield. For 10 years, we've partnered with your peers at over 270 community banks nationwide to help them grow, compete and prosper.

Learn about how we can help: bancalliance.com



info@bancalliance.com



@BancAlliance

ACCOUNTING FIRMS

Allen Gibbs & Houlik LC

301 N Main St., Ste 1700
Wichita, KS 67202-4868
Contact: Mark Schmelzle
Tel: (316) 291-4078
Fax: (316) 267-0339
aghlc.com
mark.schmelzle@aghlc.com

Allen, Gibbs & Houlik, a CPA and advisory firm, provides professional services to banks in the Midwest, focusing on adding value and helping our bank clients build and preserve wealth. Services include audit, tax, director's exams, internal audit and compliance outsourcing, strategic planning and other consulting and advisory services.

BKD CPAs & Advisors KC

1201 Walnut, Ste 1700
Kansas City, MO 64106-2246
Contact: Brian Mall
Tel: (816) 221-6300
Fax: (816) 221-6380
bkd.com
bmall@bkd.com

BKD CPAs & Advisors Wichita

1551 N Waterfront Pkwy., Ste 300
Wichita, KS 67206-4467
Contact: Matt List
Tel: (316) 265-2811
Fax: (316) 265-9405
bkd.com
mllist@bkd.com

Experience responsiveness. Work face-to-face with one of our nearly 430 professionals focused on financial services. Experience ideas that will help you improve your performance, reduce risk, lower costs and stay in compliance. Our National Financial Services Group offers the banking industry accounting services as well as regulatory consulting, directors' exams, opinion audits, income tax preparation, strategic planning, mergers and acquisitions, regulatory applications, appraisals, employee benefit plan administration and consultation services. Experience BKD, a national CPA firm with local offices in Kansas City and Wichita.

Brungardt Hower Ward Elliott and Pfeifer LC

209 E 13th St., P.O. Box 40
Hays, KS 67601-0040
Contact: Mark Werth
Tel: (785) 628-8238
Fax: (785) 625-5766
bhcpa.com
markw@bhcpa.com

A CPA firm with offices in Hays and Garden City providing professional services to financial institutions in the areas of tax preparation and planning, audits, directors' examinations and regulatory compliance.

Fortner Bayens Levkulich & Garrison P.C.

1580 Lincoln St., Ste 700
Denver, CO 80203-1557
Contact: Dan McDonald
Tel: (303) 296-6033
Fax: (303) 296-8553
fbkg-cpa.com
McDonaldd@fbkg-cpa.com

Fortner, Bayens, Levkulich & Garrison PC provide accounting and consulting services exclusively to independent-banks throughout the Western and Southwestern United States. Services include audit/directors' examinations, tax preparation and trust services, mergers and acquisitions and regulatory compliance. We also provide loan review and due diligence services, IT security assessments, including penetration testing, profitability analysis and risk assessments.

K•Coe Isom

1605 N Waterfront Pkwy., Ste 200
Wichita, KS 67206-6635
Contact: Sandy Sporleder
Tel: (316) 685-0222
Fax: (316) 685-1868
kcoe.com
Sandy.Sporleder@kcoe.com

K•Coe Isom is a leading accounting and consulting firm with deep specializations in food and agriculture and community banking. The firm serves domestic and international clients from 22 coast-to-coast offices, including several offices in Kansas. The majority of the professionals in its Community Banking Group have

prior bank experience, and their sole focus is consulting and compliance for the banking industry. The group offers a full complement of services, including audit and tax work, strategic planning, mergers and acquisitions, operations and tax management, regulatory compliance, customer service and sales training, profit enhancement services, internet banking assessment, and technology assessment and planning.

Mize CPAs Inc.

534 S Kansas Ave., Ste 400
Topeka, KS 66603-3454
Contact: Stacy Smith
Tel: (785) 233-0536
Fax: (785) 233-1078
mizecpas.com
ssmith@mizecpas.com

Mize CPAs, Inc. is a regional CPA firm with offices in Topeka and Overland Park. Our firm was founded in 1956, and we currently have over 200 employees. We offer audits, reviews, accounting services, payroll processing, tax preparation and consulting, business consulting and information technology services. Our clients primarily include financial institutions, contractors, manufacturers, employee benefit plans, retailers and quick-service restaurant owner/operators.

Moss Adams LLP

7285 W 132nd St., Ste 220
Overland Park, KS 66213-1119
Contact: Ryan Stucky
Tel: (913) 948-8199
mossadams.com/fi
ryan.stucky@mossadams.com

With more than 3,400 professionals across 25-plus locations, Moss Adams provides the world's most innovative companies with specialized accounting, consulting, and wealth management services to help them embrace emerging opportunity. Assurance, tax, and consulting are offered through Moss Adams LLP. We are one of the 15 largest accounting and consulting firms in the United States with over 35 years of experience in the financial services industry. Moss Adams serves more than 400 financial institutions — from de novo banks to credit unions to publicly traded organizations. Additional services we provide include enterprise risk management, regulatory compliance, internal audit services,

internet security assessments and merger and acquisition services. Visit us at mossadams.com/fs for more information on Moss Adams and how we can serve your bank.

Puthoff & Company CPAs, PA

225 N Market St., Ste 355
Wichita, KS 67202-2028
Contact: Fred Puthoff
Tel: (316) 262-5056
Fax: (316) 262-0102
puthoffco.com
fputhoff@puthoffco.com

Puthoff & Company CPAs, PA, is a CPA firm based in Wichita, Kansas, that provides accounting services to businesses including banking, agribusiness, construction, medical, leasing, etc. Accounting services include tax return preparation, compilations, review, directors' examinations, trust and estate planning, etc.

RSM US LLP

4622 Pennsylvania Ave., Ste. 1100
Kansas City, MO 64112
Contact: Michael Graber
Tel: (816) 753-3000
Fax: (816) 255-2030
rsmus.com
michael.graber@rsmus.com

With more than 85 years of experience serving over 1,500 financial institutions across the country, RSM develops solutions to assist financial institutions in today's challenging economic environment. From accounting and tax to specialized risk management and consulting services, our industry specialists serve banks and savings institutions, trust organizations, credit unions, mortgage companies, and finance and leasing companies.

Swindoll Janzen Hawk & Loyd LLC

200 N Main St
Hutchinson, KS 67504-2889
Contact: Scot Loyd
Tel: (620) 662-3358
Fax: (620) 662-3350
sjhl.com
scotloyd@sjhl.com

At Swindoll, Janzen, Hawk & Loyd, LLC, our passion lies in helping

people. Whether it's our clients, communities or each other, we are committed to helping people get from where they are to where they want to be.

The Whitlock Company

9229 Ward Pkwy.
Kansas City, MO 64114-3326
Contact: Tom Beisner
Tel: (417) 881-0145
Fax: (417) 881-1016
whitlockco.com
tbeisner@whitlockco.com

The Whitlock Company is an accounting firm that provides full-service accounting and professional services, including general accounting, auditing, tax planning and filing returns.

Varney & Associates CPAs, LLC

1501 Poyntz Ave.
Manhattan, KS 66502-4146
Contact: Melissa Larson
Tel: (785) 537-2202
Fax: (785) 537-1877
varney.com
mlarson@varney.com

We strive to take care of community banks and bankers so they can take care of their communities. Our team members include Certified Public Accountants, Certified Information Security Managers, Certified Regulatory Compliance Managers, Certified Information System Auditors, Certified Non-Profit Accounting Professionals, Certified Professional Management Advisors and Personal Financial Specialists. This team of professionals specialize in directors' examinations, compliance, auditing, tax preparation and planning, information technology reviews, internal audits, projections, regulatory reporting and filing, strategic planning facilitation, operations and loan review, mergers and acquisitions and estate and financial planning.



Banks

Cornerstone Bank

529 N Lincoln Ave.
York, NE 68467-2944
Contact: Marc Haggadone
Tel: (402) 363-7411
Fax: (402) 362-2740
cornerstoneconnect.com
mhaggadone@cornerstoneconnect.com

Cornerstone Bank is a bank providing data processing services.

FHLBank Topeka

P.O. Box 176
Topeka, KS 66601
Contact: Mark Yardley
Tel: (785) 233-0507
Fax: (785) 234-1723
fhlbtopeka.com
mark.yardley@fhlbtopeka.com

FHLBank Topeka, a privately owned, federally chartered corporation, promotes housing and homeownership by providing wholesale products and services that help member financial institutions expand the availability of mortgage credit, compete more effectively in their markets and foster community growth. The bank has more than \$37 billion in assets and serves over 800 member financial institutions in Colorado, Kansas, Nebraska and Oklahoma.

Texas Capital Bank NA

P.O. Box 481521
Kansas City, MO 64148
Contact: Jeffrey Wagner
Tel: (913) 549-3539
texascapitalbank.com
jeff.wagner@texascapitalbank.com

Texas Capital Bank is a commercial bank headquartered in Dallas, Texas. Our correspondent division partners with banks through our liquidity management products, providing banks the most meaningful return on their excess liquidity.

TIB — The Independent BankersBank

P.O. Box 560528
Dallas, TX 75356-0528
Contact: Greg Todd
Tel: (800) 288-4842
Fax: (866) 466-4842
tib.bank
gtodd@mybankersbank.com

We are a bankers' bank, offering correspondent products and services to independent community banks.

Bank Services

AgWest Commodities LLC

P.O. Box 413
Paola, KS 66071-0413
Contact: Josh Morrill
Tel: (308) 995-8067
Fax: (308) 995-8411
goagwest.com
jmorrill@goagwest.com

We provide commodity price risk management and are a crop-market-ing service provider for ag producers.

Ascensus

P.O. Box 979
Brainerd, MN 56401-0979
Contact: Joseph Doolittle
Tel: (218) 825-5885
Fax: (218) 825-5012
ascensus.com
joseph.doolittle@ascensus.com

Ascensus helps more than 8 million Americans save for the future — retirement, college and health care — through technology-enabled solutions. With more than 35 years of experience, the firm offers tailored solutions that meet the needs of asset managers, banks, credit unions, state governments, financial professionals, employers and individuals. Ascensus supports employer-sponsored retirement plans, college savings accounts, ABLE savings accounts, IRAs and health savings accounts. For more information about Ascensus, visit ascensus.com.

BigIron Auctions

213 Beaver St
Saint Edward, NE 68660-4511
Contact: Kurt Campbell
Tel: (402) 678-2411
Fax: (402) 678-2511
bigiron.com
kurt.campbell@bigiron.com

BigIron Auctions is your full service auction company conducting online auctions weekly. Proudly serving rural America offering agriculture, transportation and construction equipment. With over 35 years in the auction and real estate business, BigIron has served tens of thousands of sellers and several hundred thousand bidders.



Signature Member

Bajillion Agency

15525 Humprey Rd.
Topeka, KS 66618
Contact: Ronnie Murphy
Tel: (785) 817-6161
ronnie@bajillion.agency

Bajillion Agency is a strategic branding and advertising agency. We are a band of infinite dreamers and honest storytellers who use design, strategy and grit to help our clients change the world.

BancAlliance

4445 Willard Ave., Ste 1100
Chevy Chase, MD 20815-3695
Contact: Brendan Hart
Tel: (301) 232-5423
bancalliance.com
bhart@alliancepartners.com

BancAlliance provides community banks with efficient access to lending services available only through membership. Join over 250 community banks by becoming a member of the BancAlliance network, allowing your bank to grow and diversify your portfolios, maintain or grow your customer base, participate in engaging and high-quality training, and connect and network with other community banks.

BHG Bank Group

201 Solar St.
Syracuse, NY 13204-1425
Contact: Thomas Badolato
Tel: (315) 671-4805
bhgbanks.com
thomas@bhg-inc.com

BHG has been lending for nearly 20 years and is the #1 source for medical and professional loans across the country. Having underwritten over \$25 billion in loans, we have gained unmatched insight into these borrowers. Today, more than 1,100 banks have partnered with BHG to buy these high-quality loans through our online Loan Hub. With record availability, outstanding performance and 3.0-6.5% return, now is the time to join the BHG Bank Network. Learn more: bhgloanhub.com/Tom



Endorsed Vendor

BankMarketingCenter.com

95 Old Stratton Chase
Atlanta, GA 30328-3652
Contact: Neal Reynolds
Tel: (678) 528-8041
bankmarketingcenter.com
nreynolds@bankmarketingcenter.com

BankMarketingCenter.com (BMC) is a web-based marketing portal that empowers banks to produce professionally designed, bank-branded marketing materials in a matter of seconds. BMC puts you in complete control of the ad production process for your bank, saving valuable time and money. BMC has thousands of successful marketing materials, including ads, direct mail, statement stuffers, flyers, posters, digital signage and more. The process is easy. On the site, you can select a marketing piece and customize it within seconds. Your bank's logo and contact info will be automatically inserted into the ad. You can edit the copy, colors and fonts, and select from over 9 million stock photos from Getty Images. Finished materials are then sent automatically to your compliance department for approval and then to your publication or printer.

BankOnIT

8601 Commerce Park Dr.
Oklahoma City, OK 73132
Contact: Ernie Yake
Tel: (405) 605-3900
bankonitusa.com
eyake@bankonitusa.com

BankOnIT was the idea a group of bankers had as a way for banks to gain more capabilities and have greater confidence with information technology. Issues such as security, reliability and scalability can be problem areas for banks. BankOnIT helps banks have more capabilities and gain confidence so that they are spending less time dealing with IT problems and spending more time being bankers.



Endorsed Vendor

BankTalentHQ

3201 W White Oaks Dr., Ste 400
Springfield, IL 62704-6457
Contact: Brian Hoffman
Tel: (217) 789-9340
Fax: (217) 789-5410
banktalenthq.com
bhoffman@banktalenthq.com

KBA has partnered with BankTalentHQ to help you find the best employee for the job! BankTalentHQ is the premier talent management site for financial industry careers, brought to you by an alliance of state banking associations working together. Whether you are looking for a job with a financial institution, a service provider or a regulator, or you are an employer with a position to fill, BankTalentHQ can help you find what you need.



Good for your people. Good for your business.

When you provide Blue Cross and Blue Shield of Kansas plans for your employees, you're providing more than health insurance—you're giving them the coverage and resources they need to manage their mental and physical health, whether it be from an office or from home.



Visit us at bcbsks.com



KBM 3/21 An independent licensee of the Blue Cross Blue Shield Association.

1133 SW Topeka Blvd
Topeka, KS 66629



Endorsed Vendor

BVS Performance Solutions

4060 Glass Rd. NE
Cedar Rapids, IA 52402-2509
Contact: Roy Karon
Tel: (800) 553-5972
Fax: (319) 393-1435
bvsinc.com
rkaron@bvsinc.com

BVS is a fully integrated development company that has been helping financial institutions better serve their customers and members for more than 30 years. No matter your role in the organization, BVS's comprehensive and customizable online training program has a wide range of tools that will help you achieve your goals. Their blended learning system supports face-to-face instructor-led training, the delivery of e-learning and highly effective internet self-study. A variety of training topics are available for CEOs, COOs, HR, lenders, retail bankers, compliance personnel and security officers. KBA members receive preferred pricing.

Career 1 Source

603 Lincoln Blvd.
Hesston, KS 67062
Contact: David Weaver
Tel: (620) 327-4495
Fax: (620) 293-8339
career1source.com
davidweaver@career1source.com

Career 1 Source is committed to recruiting for financial institutions across Kansas. We are former bankers that are here to help you with your recruiting needs. Please contact us today.

Central States Capital Markets LLC

4200 W 83rd St., Ste 101
Prairie Village, KS 66208-5314
Contact: Jim McLaughlin
Tel: (800) 851-6459
Fax: (913) 766-5860
centralstatescapital.com
jmclaughlin@centralstatescapital.com

Central States Capital Markets is an investment management and consulting firm consisting of individuals with an average level of experience of over 30 years. The investment group offers portfolio analysis and consulting, corporate cash management, in-house fixed-income trading and a wide array of fixed-income and equity products. As one of the largest municipal underwriters of Kansas debt in the region, CSCM also offers primary municipal issuances and financial advisory services to local communities.



Endorsed Vendor

Check Printing Contract Consulting

499 Locklie Dr.
Cleveland, OH 44143-1546
Contact: James Schartman
Tel: (216) 396-1742
jim.schartman@checkprintingconsulting.org

Check printing profit margins remain incredibly high — and a skilled contract negotiator can often discover savings of \$500,000 for banks with over 30,000 checking accounts and \$1,000,000 or more for banks with 60,000 checking accounts. Jim Schartman, Executive Vice President of Check Printing Contract Consulting, is a leading independent authority on check printing contracts with 37 years of experience. Jim has worked for leading check printing companies in the country and learned where banks can shave margins and find significant savings. As a KBA Endorsed Vendor, CPCC works on behalf of community banks and their check printing vendors to negotiate agreements that build profitable check programs, reduce costs and optimize fee income. CPCC is only paid a percentage of savings — so if they don't save you money, they don't get paid.

CoNetrix

5225 S Loop 289, Ste 207
Lubbock, TX 79424
Contact: Kellie Hill
Tel: (800) 356-6568
Fax: (806) 687-8511
conetrix.com
khill@conetrix.com

CoNetrix specializes in providing security testing, compliance and IT consulting for community banks. Our offerings include IT audits, external penetration tests and internal

vulnerability assessments; Boost Consulting Services to assist banks with their InfoSec/GLBA/FFIEC regulatory compliance; Tandem Security and Compliance Software, an innovative suite of 12 solutions used by over 1,450 financial institutions for cybersecurity, risk assessment, business continuity planning, incident management, vendor management, information security policies, audit management, phishing and more; managed network services; and Aspire cloud hosting with options for disaster recovery, exchange hosting and secure file sharing.



Endorsed Vendor

Cornerstone Advisors Inc.

7272 E Indian School Rd., Ste 400
Scottsdale, AZ 85251-3952
Contact: Jennifer Wagner
Tel: (480) 425-5204
Fax: (480) 425-5212
crnrstone.com
jwagner@crnrstone.com

Cornerstone Advisors' multidisciplinary team brings deep industry insight that comes from having worked alongside banks for nearly two decades. Our unique, client-focused Knowledge Vaults house the extensive data we use for contract and vendor intelligence, performance metrics, and industry insights and analysis. Cornerstone is a consulting firm that helps banks reduce expenses and improve efficiency. KBA's endorsement includes contract negotiation services to deliver reduced expenses, market-priced contracts and improved contract terms. With Cornerstone as your partner, you'll get an entirely objective assessment of your vendor contracts and the most competitive pricing and terms available in the market — all delivered by the most qualified team of negotiators. Working with Cornerstone Advisors, you'll gain the best pricing, service levels and terms on your vendor contracts — plus more time to focus on future performance and growth. Contract negotiation services provided by Cornerstone include core systems, ancillary technology (such as ATM/ITM, bill pay, digital, item processing, loan deposit operations, trust and wealth management and telecom), mergers and debit and credit processing.

Cox Business

901 S. George Washington Blvd.
Wichita, KS 67201
Contact: Terri Rice
Tel: (316) 260-7296
terri.rice@cox.com

Cox Business is a solid, stable communications leader with a nationwide network and a full spectrum of advanced services. In addition, we have a locally managed team equipped to provide flexible voice, data and business video solutions.

Credit Information Systems

225 S. Main St.
Council Bluffs, IA 51503-6504
Contact: Lee Volmer
Tel: (800) 782-9094
creditinfosystems.com
lee@creditinfosystems.com

Third-generation family-owned Credit Information Systems has been serving the financial industry since 1915. The Russell Family, owners since 1948, have been at the forefront of the credit reporting world, delivering the information needed to make sound lending decisions as the industry continually evolves. Credit Information Systems offers the Verisite line of products by Appraisal Firewall, which were developed for loan pipeline efficiency in the mortgage process. These tools are now also being used for appraiser safety, allowing them to practice social distancing. Committed to providing unequalled service, many staff members have been with Credit Information Systems for more than 20 years. Their expertise is invaluable for customers and supports the best credit reporting and appraisal management services with leading-edge products.



Dale Carnegie Training — Kansas Heartland

200 Southwind Pl, Ste 204
Manhattan, KS 66503-3186
Contact: Gordon Hibbard
Tel: (785) 770-7415
kansasheartland.dalecarnegie.com
gordon.hibbard@dalecarnegie.com

We offer professional development training programs for Kansas businesses and organizations, serving Wichita, Topeka, Lawrence, Manhattan, Salina and Western Kansas.

Federal Protection Inc.

2500 N Airport Commerce Ave.
Springfield, MO 65803
Contact: Chris Brimager
Tel: (417) 869-9192
Fax: (417) 869-1980
federalprotection.com
cbrimager@federalprotection.com

Established in 1969, Federal Protection, Inc., is a Missouri-based company providing comprehensive bank security service programs and a full line of banking equipment.

FHSU-Robbins Banking Institute

600 Park St.
Hays, KS 67601-4009
Contact: Alan Deines
Tel: (785) 639-2297
Fax: (785) 628-4418
fhsu.edu/efa/robbins-banking-institute
kadeines@fhsu.edu

FHSU-Robbins Banking Institute provides secondary education.

Haberfeld

206 S 13th St., Ste 1500
Lincoln, NE 68508
Contact: Brett Walburn
Tel: (402) 323-3612
Fax: (402) 475-2660
haberfeld.com
bwalburn@haberfeld.com

Haberfeld is an employee-owned company that works with banks in Kansas and nationwide that aggressively want to grow! Our strategy typically more than doubles new, core retail and business customer account openings and attains over five products and services per household. We are the best in the industry at doing two things:

acquiring significantly more profitable customers, and profitably engaging new and existing customers to utilize more products and services. We bring low-cost, long-term core deposits, loans and noninterest/fee income from new business and retail customers who see our clients as their primary financial institution (PFI). The new customers obtain more products and services because they see our clients as their primary bank. The result from our strategy is a client average of 29% higher ROA and 26% higher ROE when compared to peer banks.

Harland Clarke

15955 La Cantera Parkway
San Antonio, TX 78256
Contact: Christine Ahlgren
Tel: (316) 765-1582
harlandclarke.com
Christine.Ahlgren@vericast.com

Harland Clarke is a leading provider of direct marketing services, delivery and anti-fraud products, contact center services, and payment solution services to financial institutions.



Endorsed Vendor

IntraFi Network

1300 17th St. N., Ste 1800
Arlington, VA 22209-3810
Contact: Lance Caldwell
Tel: (703) 292-3400
Fax: (703) 528-5700
IntraFi.com
lcaldwell@intrafi.com

Promontory Interfinancial Network is now IntraFi Network. Having built the largest bank network of its kind, we're a trusted ally to community banks that never competes with banks for their customers and that helps them to attract and maintain valuable customer relationships, grow reciprocal deposits, manage liquidity and generate fee income, diversify funding, and reduce collateralization. Work with the market leader to grow profitability and increase franchise value.

IntraFi Network's innovative balance-sheet management solution — known as IntraFi Network Deposits (formerly CDARS®, ICS®, and IND® deposit solutions) — empowers institutions to increase profitability, grow franchise value, manage liquidity more easily, and serve customers better. To learn more, visit IntraFi.com.

Photo Credit: Patrick Buchanan, American State Bank & Trust Co., Salina



Kansas Fiber Network LLC

10875 Benson Dr., Ste 250
Overland Park, KS 66210-1568
Contact: Denise Phillips
Tel: (913) 245-1047
ksfiber.net
dphillips@ksfiber.net

Financial institutions continually process large amounts of data and handle sensitive records that require immediate access. We know you need a network infrastructure that can take care of your business while offering the peace of mind that your most vital information is safe and readily available. Kansas Fiber Network provides fast, reliable and secure fiber-optic networks throughout the region to service financial institutions of all types and sizes. We have significant experience servicing banks and other financial service providers and we have the fiber connections available to give you branch-to-branch interconnectivity, even in rural areas.

Main Street Inc.

920 19th St. N
Birmingham, AL 35203-1002
Contact: Cynthia Glover
Tel: (866) 380-4816
mainstreetinc.com
cglover@mainstreetinc.com

Since 1998, Main Street has partnered with more than 2,100 community-oriented financial institutions to enhance account holder relationships with affordable, simple, and efficient checking programs. We deliver straightforward check products at competitive prices coupled with a seamless level of service. Whether you are seeking to improve service to account holders, streamline team's workload or boost profitability, we are here to help you achieve your goals.

Mortgage Investment Services Corporation

22316 Midland Dr.
Shawnee, KS 66226-3529
Contact: Andrew Holtgraves
Tel: (913) 390-1010
Fax: (913) 390-1515
mischomeloans.com
andrew@mischomeloans.com

Mortgage Investment Services (MISC) has partnered with over 150 Kansas banks since 2000 to provide home loans to their communities. Using MISC to process, underwrite, close and fund all types of home loans, including FHA, VA and USDA/GRH, banks need not have an entire staff dedicated to mortgage lending to serve their customers. Bankers can earn fee income and function and compete effectively with MISC's assistance, training and ongoing support.



Endorsed Vendor

Office Depot

2401 Midpoint Dr.
Kansas City, KS 66111-8803
Contact: Isaac Mares
Tel: (816) 728-2271
business.officedepot.com

Office Depot, founded in 1986, is the world's leading seller of office supplies and an industry leader in every distribution channel — from retail stores and contract delivery to catalogs and e-commerce.



Endorsed Vendor

OnCourse Learning

1721 Moon Lake Blvd., Ste 540
Hoffman Estates, IL 60169-1074
Contact: Craig Johnson
Tel: (803) 238-1010
oncourselearning.com
cjohnson@oncourselearning.com

Total Training Solutions (TTS), a leading provider of bank and credit union regulatory compliance webinars, was acquired by OnCourse Learning in May of 2018. OnCourse Learning is a member of Adtalem Global Education (NYSE:

ATGE), a global education provider headquartered in the United States. It empowers financial institutions to prepare their frontlines, compliance teams, executive leadership and board of directors with comprehensive enterprise compliance, risk management and professional development education that is effective and engaging. Over 10,000 clients and partners have adopted OnCourse Learning solutions to efficiently manage complexity, change and growth. Plus, over the course of our 40+ year history we have trained over 190,000 individuals with our NMLS-approved licensure and continuing education courses.

Learn more about OnCourse Learning's history:
oncourselearning.com/business/financial-services/bank

Onovative

118 E. Main St., 6th Flr
Louisville, KY 40202
Contact: Cynthia Glover
Tel: (866) 380-4816
onovativebanking.com
cglover@onovative.com

Onovative, an automated marketing and communication software provider, put controls back in the hands of bank marketers. Onovative's affordable marketing software for planning, automation and execution empowers you to manage data for strategizing throughout the consumer lifecycle and engage with consumers through multiple channels. With software that integrates directly with your existing core banking systems, Onovative helps banks drive results by bolstering growth with their current account holders and within their markets.



Endorsed Vendor

Purple Wave, Inc.

825 Levee Dr.
Manhattan, KS 66502
Contact: Penny Hughes
Tel: (866) 608-9283
Fax: (785) 222-4702
purplewave.com
association@purplewave.com

Purple Wave Auction operates as a full-service seller agent to remarket agricultural, construction and transportation assets. We provide a personalized, turn-key solution for right-sizing operational assets for borrowers and bank-owned equipment sales. Also, Purple Wave is an endorsed vendor of the Kansas, Missouri and Oklahoma Bankers Associations.

Renaissance Management and Training Solutions LLP

1815 N. 78th Pl.
Kansas City, KS 66112-2052
Contact: Jim Echols
Tel: (913) 999-6557
jim.echols@renaissancesolutionsllp.com

We are a public relations firm specializing in human relations advisement, assessment, community relations, staff development and training to include workforce development and minority-group recruitment and business development.

S&P Global Market Intelligence

401 E. Market St.
Charlottesville, VA 22902-5264
Contact: Stacy Sheehy
Tel: (877) 863-1306
marketintelligence.spglobal.com
stacy.sheehy@spglobal.com

S&P Global Market Intelligence is committed to the success of community banks. We integrate financial and industry data, research and news into tools that help track performance, identify investment ideas, understand competitive and industry dynamics, perform valuation and assess credit risk. Community banks can gain the intelligence essential to making business and financial decisions with conviction. Visit us at marketintelligence.spglobal.com/client-solutions/users/community-banking or contact us at (877) 863-1306.



SBS CyberSecurity LLC

700 S Washington Ave., Ste 200
Madison, SD 57042-3517
Contact: David Edwards
Tel: (605) 923-8722
sbscyber.com
david.edwards@sbscyber.com

SBS CyberSecurity, LLC (SBS) is a premier cybersecurity consulting and audit firm. Since 2004, SBS has been dedicated to assisting organizations with the implementation of valuable risk management programs and to mitigating cybersecurity risks. The company has provided cybersecurity solutions to over 1,300 organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to over \$20 billion. SBS delivers unique, turn-key solutions tailored to each client's needs, including cybersecurity risk management software, consulting services, network security, IT audit and education. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

Scott Human Resources

6021 SW 29th St., Ste 324
Topeka, KS 66614-6200
Contact: Kristin Scott
Tel: (785) 272-5410
scotthr.com
kristin@scotthr.com

We believe in responding to human resource challenges with precision and passion. It's just what we do! We provide real solutions to your needs while building relationships that last. Our core values are simple: we are reliable, relational and responsive.

Security 1st Title

727 N Waco Ave., Ste 300
Wichita, KS 67203-3954
Contact: Mike Brown
Tel: (316) 267-8371
Fax: (316) 267-8115
security1st.com
mjbrown@security1st.com

Security 1st Title provides title insurance, closing services, and abstract products to mortgage lenders. Our team of experts will provide you with professional service and modern

solutions to meet your needs. When you think title and closing companies — Think Security 1st Title.



Endorsed Vendor

Shred-it

10000 Lackman Rd # 10030
Lenexa, KS 66219-1214
shredit.com

Shred-it specializes in providing a tailored document and media destruction service that allows businesses to comply with legislation and ensure that the client, employee and confidential business information is kept secure at all times. Through their strict chain-of-custody processes, reliable on-time service and a global network of local service centers, Shred-it provides the most secure and efficient confidential information destruction service in the industry. To setup or inquire about Shred-it service, please fill out the contact form at shredit.com/national-accounts/state-bankersassociation-program. If you are already a Shred-it customer and would like to access the Association's discounts you may request to join this program after your current contract has passed 50% of its term. Simply contact sitretgpochange@stericycle.com with your account information.

States Resources Corp

2211 S. 156th Cir.
Omaha, NE 68130-2502
Contact: Douglas Glenn
Tel: (402) 895-5236
Fax: (402) 895-5375
statesresources.com
dglenn@statesresources.com

Since 1988, States Resources Corp. and its affiliated companies have worked with banks and other financial institutions to improve and rebalance their loan portfolios by helping evaluate and eliminate noncore loans. We also assist banks considering or pursuing mergers or acquisitions to handle the disposition of undesired loans, either before or after a transaction closes. With our experienced team of client-centered professionals, we want SRC to become your bank's Trusted First Choice for proven loan portfolio solutions.



Endorsed Vendor

StrategyCorps

StrategyCorps
100 Westwood Pl., Ste. 400
Brentwood, TN 37027-5044
Contact: Chris Garrelts
Phone: (615) 263-7777
strategycorps.com
cgarrelts@strategycorps.com

StrategyCorps helps financial institutions grow core deposits, fee income and overall retail checking relationships with innovative and energizing solutions to differentiate their checking products and enhance profitability. Nearly 350 banks and credit unions employ our analysis tools, white-labeled reward products and mobile solutions for checking success.



Endorsed Vendor

Strunk LLC

201 Main St., Ste 7
Parkville, MO 64152-3766
Contact: Mike Sobba
Tel: (816) 746-5559
Fax: (816) 746-5595
strunklp.com
msobba@strunklp.com

Strunk has been providing fee income strategies to community banks since 1993. Their Overdraft Privilege program is being used by over 1,800 banks across the country, including over 120 banks in Kansas. Strunk's Value Checking has become a very popular strategy to increase fee income by giving consumers valuable services for a small fee. Unlike anything banks have tried in the past, Value Checking generates tremendous fee income while enhancing customer satisfaction. Strunk has introduced a Risk Management Solution that substantially reduces the time to do risk assessments. It is an affordable, comprehensive risk management tool that exceeds regulatory requirements. The Kansas Bankers Association endorses all three of Strunk's programs.

Syndeo Outsourcing LLC

3504 N. Great Plains Dr., Ste 200
Wichita, KS 67220-3407
Contact: Mike Metz
Tel: (316) 207-2890
Fax: (316) 630-9177
syndeohro.com
mmetz@syndeohro.com

We partner with business owners to take on all tasks of employee administration, benefits, risk management and payroll.

The Fullinwider Firm LLC

130 Westwoods Dr.
Liberty, MO 64068-1181
Contact: Dean Fullinwider
Tel: (816) 786-7147
Fax: (816) 781-7960
thefullinwiderfirm.com
dean.fullinwider@thefullinwiderfirm.com

The Fullinwider Firm, LLC, is a client-centered bank audit, tax and consulting partner. The firm's unique collaborative approach with clients brings together technical expertise, innovative ideas, legendary client service, and efficiencies through the use of technology. The clients benefit from this approach by receiving timely feedback and resolution alternatives that comply with required laws and regulations in practical solutions. The services provided include financial statement audits, internal audit outsourcing, directors' examinations, trust examinations, call report preparation, ACH, BSA, Interest Rate Risk model audits, bank tax planning and compliance, regulatory applications and reporting, and loan review. The firm's team members have obtained several bank specific designations and certifications. You can learn more about the firm by visiting TheFullinwiderFirm.com.



Underground Vaults & Storage Inc

P.O. Box 1723
906 N. Halstead
Hutchinson, KS 67504-1723
Contact: Stephanie Pauley
Tel: (620) 259-4722
Fax: (620) 662-8871
uvsinc.com
stephanie.pauley@uvsinc.com

Founded in 1959, Underground Vaults & Storage, Inc. (UV&S) is a privately held, Kansas owned, information management and technology company. UV&S has eight locations in Kansas and Missouri, as well as locations in Oklahoma, Kentucky and two in the UK. UV&S provides many services to the banking industry including: records storage and information management, NAID AAA certified destruction services, data center services and technology support. If you are interested in taking advantage of discounts offered to KBA members, please complete the form located on our website above or call 800-873-0906. Please mention KBA membership to receive discounts.

United Capital Management of Kansas Inc.

104 E Iron Ave.
Salina, KS 67401-2608
Contact: Chad Koehn
Tel: (785) 823-7900
Fax: (785) 823-7913
ucmofkansas.com
chad.koehn@saswealth.com

United Capital Management of Kansas, Inc. offers financial planning services, insurance services, consulting services, trust services, RIA services and brokerage services.



Endorsed Vendor

Works24

3508 French Park Dr., Ste 1
Edmond, OK 73034
Contact: Brian Robinson
Tel: (800) 460-4653
Fax: (405) 843-1563
Works24.com
brobinson@works24.com

Works24 offers the fastest and easiest communication methods to tell your customers about all the other ways you can help them with your bank products and services. We offer four unique marketing tools: On-Hold Messages/Music for your phone system, Digital Lobby Video, Website Video and Overhead Lobby Music. In partnership with the KBA, we offer a 90-day trial period on any of our services with a 100% money-back guarantee. Go to Works24.com to find out more or call Brian Robinson at 800-460-4653 x105.

Consulting Services

Complete Compliance Inc.

5901 S. 58th St., Ste A
Lincoln, NE 68516-3646
Contact: Sarah Smith
Tel: (402) 483-0134
Fax: (402) 423-0393
completecompli.com
sarah.smith@completecompli.com

We are a consulting firm offering external audits as well as internal compliance functions acting as a third party compliance officer for financial institutions.

Professional Bank Consultants LLC

11228 Delmar St.
Leawood, KS 66211-1332
Contact: Bruce Morgan, Ph.D.
Tel: (913) 461-4600
Fax: (913) 317-5580
bankdoctor.net
bmorganphd@everestkc.net

We are a professional services firm for management reviews, loan reviews, mergers and acquisitions, branch

acquisition analysis, credit scoring models, litigation support, and bank and holding company stock valuations.

Remedy Consulting

14140 W. Gatewood Ct.
New Berlin, WI 53151-1681
Contact: Karen Lowerr
Tel: (312) 270-3490
remedyconsult.net
klowerr@remedyconsult.net

Remedy Consulting helps financial institutions thrive through best-in-class fintech consulting services specializing in System Selections, Vendor Contract Negotiations, Outsourcing/In-House Advisory, Bank Mergers & Acquisitions, and FI Strategic Planning. As a trusted advisor to banks and credit unions located in Wisconsin, the Remedy Team has executed over 600 system selection and vendor negotiations since 2016. Our clients receive a cost reduction on their core vendor contracts and increased efficiency with Remedy's Price Repository™. To learn more about Remedy Consulting, visit remedyconsult.net or email Karen Lowerr at klowerr@remedyconsult.net.

Schriefer Consulting

8424 E. Tipperary St.
Wichita, KS 67206-1839
Contact: Bruce Schriefer
Tel: (316) 617-3617
baschriefer@gmail.com

We provide bank consulting.

Strategic Resource Management

5100 Opolar Ave., Suite 2500
Memphis, TN 38137
Contact: Patti Wubbels
Tel: (402) 440-5372
srmcorp.com
pwubbels@srmcorp.com

We provide vendor contract benchmarking, negotiation and strategy consultants. We also specialize in artificial intelligence, robotic process automation and digital transformation strategies.

Insurance Services

All American Associates

2942 SW Wanamaker Dr. #150
Topeka, KS 66614
Contact: John Copeland
Tel: (785) 228-1702
Fax: (785) 228-1720
allamericankans.com
jcopeland@allamericancorp.com

We provide a supplemental insurance program specializing in cancer/intensive care plans. All American Associates has overseen KBA-sponsored cancer/intensive care plans since 1972.

AssuredPartners

4435 Main St. 4th Flr
Kansas City, MO 64111
Contact: Clint Kuechler or Matt Bengt
Tel: (913) 831-1777
assuredpartners.com
clint.kuechler@assuredpartners.com
or
matt.bengt@assuredpartners.com

AssuredPartners provides risk management and insurance services to financial institutions.

Central States Health & Life Company of Omaha

1212 N. 96th St.
Omaha, NE 68134-0350
Contact: Matt Kizer
Tel: (402) 399-3355
Fax: (402) 399-3448
cso.com
mkizer@cso.com

Want a more secure consumer loan portfolio while maximizing your lending operations profit? Call the Central States of Omaha today for a complimentary proposal! One of the first credit insurance carriers, CSO continues to be a pioneer in the marketplace by providing multiline products backed by industry-leading sales training and administrative support.



Intact Financial Services

605 Highway 169 N., Ste 800
Minneapolis, MN 55441-6407
Contact: Tammy Placzek
Tel: (952) 852-2439
Fax: (886) 847-0725
intactspecialty.com
tplaczek@intactinsurance.com

Intact Financial Services offers all lines of insurance for community banks, including bond, D&O, cyber, property and casualty, and workers comp.

J.T. Miller Company Inc.

52 Hamel Road, P.O. Box 218
Hamel, MN 55340-9625
Contact: Daniel Miller
Tel: (763) 512-1950
Fax: (763) 512-2818
jtmillercompany.com
info@jtmillercompany.com

J.T. Miller Company is focused exclusively on loan origination services and loan protection products that reduce costs and increase protection for community and regional banks. Our loan origination services include residential and commercial property evaluation reports that provide faster turn times and lower origination costs. Also, our flood compliance package includes flood zone determinations plus flood insurance, both private and NFIP, which give borrowers a choice and often save money. Our loan protection services include blanket mortgage insurance, which helps banks eliminate force placing and tracking of insurance. Private and lender-placed flood insurance and lender-placed/REO hazard insurance protect both borrower and lender interest in properties.



Endorsed Vendor

KeyState Captive Management

101 Convention Center Dr., Ste 850
Las Vegas, NV 89109-2003
Contact: Josh Miller
Tel: (702) 598-3738
key-state.com
jmillier@key-state.com

KeyState Captive Management (KeyState) is the country's largest provider of captive management and investment portfolio services to community banks. KeyState offers banks with over \$1 billion in assets the opportunity to form a wholly-owned captive insurance company through its Bank Captive Program. A captive insurance company, or a legally licensed limited purpose property and casualty insurance company, can augment a bank's commercial policies by covering the existing commercial deductible layers, increasing coverage levels on existing policies (excess layers), and identifying other currently unfunded risks to insure where commercial insurance is not available to the bank.

Through a captive, banks can:

- Improve their enterprise risk management;
- Better manage unfunded risks;
- Formalize a self-insurance program;
- Realize efficiencies and savings related to insurance expenses and loss mitigation; and
- Take advantage of a small business incentive available under a section of the Tax Code.

What makes KeyState's Bank Captive Program different from its competitors? The primary differentiator is KeyState's in-depth knowledge and specific expertise working with banks and their regulators in evaluating structures and responding to regulator inquiries. KeyState's team offers a turn-key product and assists the bank every step along the way.

Visit us at key-state.com or contact us at contact@key-state.com or 702.598.3738 for more information.

Travelers

1301 E. Collins Blvd., Ste 111
Richardson, TX 75081-2474
Contact: Mark Horton
Tel: (314) 579-8342
Fax: (314) 579-8388
travelers.com
mhorton@travelers.com

Travelers Insurance Companies offer a wide range of insurance products through Travelers SelectOne for community banks. Our products include financial institution bonds, D&O, property and casualty, errors and omissions, etc.

Investment Services

Cooper Malone McClain Inc.

P.O. Box 781684
Wichita, KS 67278-1684
Contact: John Cooper
Tel: (316) 685-5777
Fax: (316) 685-1751
jcooper@cmmci.com

Cooper Malone McClain is a full-service brokerage firm dealing in stocks and bonds, specializing in municipal bonds for institutions and individual accounts.



Endorsed Vendor

CRA Partners

5100 Poplar Ave., Ste 711
Memphis, TN 38137
Contact: Ron Brooks
Tel: (877) 232-0859
Fax: (901) 523-3620
shcpfoundation.org
ron.brooks@shcpfoundation.org

CRA Partners is a compliance solution you can feel good about. Banks earn guaranteed CRA credit for ensuring safe, secure senior living environments through our turn-key crime prevention program, Senior Crime stoppers. Funded exclusively by the banking industry and endorsed by the ICBA and bankers associations in 43 states, Senior Crime stoppers

protects low- to moderate-income senior citizens living in senior housing facilities, HUD communities and state veterans homes from theft, abuse and neglect.

Duncan-Williams Inc.

6750 Poplar Ave., Ste 300
Memphis, TN 38138-7433
Contact: Murrey Watkins
Tel: (901) 260-6858
duncanwilliams.com
mwatkins@duncanw.com

Duncan-Williams, Inc. has a legacy, more than 45 years strong, of serving the fixed income needs of our institutional clients. Our full-service firm is among the largest privately owned investment firms in the U.S., and we concentrate on the macro asset/liability position to offer our clients investment securities that align their portfolio with the overall balance sheet.

FHN Financial

845 Crossover Ln., Ste 150
Memphis, TN 38117-4904
Contact: Trae Winston
Tel: (901) 435-8757
fhnfinancial.com
trae.winston@fhnfinancial.com

FHN Financial is an industry leader in fixed income sales, trading, and strategies for institutional customers in the U.S. and abroad. We also provide investment services and balance sheet management solutions. With an average daily trading volume of \$5+ billion, FHN Financial transacts business with approximately 50% of all U.S. banks with portfolios over \$100 million. Learn more at fhnfinancial.com.



First Bankers' Banc Securities Inc.

6800 College Blvd., Ste 420
Overland Park, KS 66211
Tel: (913) 928-6160
Fax: (913) 469-5404
firstbankersbanc.com
awspellmeyer@firstbankersbanc.com

First Bankers' Banc Securities Inc. (FBBS) is a full-service brokerage firm dedicated to serving the investment needs of the banking community. Our reputation for quality investment counseling has made us one of the top choices among community banks throughout the Midwest. Our experienced sales staff is well versed in helping bankers evaluate, analyze and execute fixed income security transactions. We specialize in government, agency, municipal and corporate bonds, CDs, mortgage-backed securities, mutual funds and equities. Bond portfolio accounting and analysis, as well as asset/liability management services, are also available. Municipal bond credit review is one of our newest services available to community banks. In addition to these services, we can help community bankers with local bond financing issues through our public finance department.

OFG Financial Services Inc.

120 SE 6th, 2 Townsite Plaza, Ste 105
Topeka, KS 66603-3515
Contact: Todd Payne
Tel: (785) 233-4071
Fax: (785) 233-5746
ofgfinancial.com
ToddPayne@ofgfinancial.com

We are a general securities broker-dealer, primarily engaged in the business of selling mutual funds, variable annuities and corporate stocks and bonds.

The Baker Group

1601 NW Expressway, Ste 2000
Oklahoma City, OK 73118
Contact: Skoshi Heron
Tel: (405) 415-7200
Fax: (405) 415-7366
gobaker.com
skoshi@gobaker.com

The Baker Group is a leader in the development of asset/liability and investment portfolio strategies for community financial institutions. As an independently owned firm, the company specializes in products and programs designed to specifically address community banks' needs in investment portfolio analysis, security selection and interest rate risk management. You can reach any office by calling 1-800-937-2257 or find us on the web at gobaker.com.

Legal Services/ Attorneys

Hite Fanning & Honeyman LLP

100 N Broadway Ave., Ste 950
Wichita, KS 67202-2216
Contact: Linda Parks
Tel: (316) 265-7741
Fax: (316) 267-7803
hitefanning.com
parks@hitefanning.com

The attorneys at Hite, Fanning & Honeyman, LLP, are pragmatic problem-solvers who work to bring transactions to a successful close while protecting the interests of our clients. We have experience representing banks and other financial institutions handling commercial finance, asset-based lending, creditor's rights, foreclosures, collections, securing liens, loan transactions and real estate transactions. We offer practical, legal advice to bank officers and directors on a wide range of issues they face, including officer liability, document review, employment matters and litigation.

Husch Blackwell LLP

4800 Main St., Ste 1000
Kansas City, MO 64112-2510
Contact: Michael Fielding
Tel: (816) 983-8000
Fax: (816) 983-8080
huschblackwell.com
michael.fielding@huschblackwell.com

Husch Blackwell is a full-service law firm dedicated to providing premium legal services to financial lending institutions and companies in the food and agribusiness industry.

Law Offices of Morris Laing

300 N. Mead St., Ste 200
Wichita KS 67202-2745
Contact: Robert Guenther
Tel: (316) 262-2671
Fax: (316) 262-6226
morrislaing.com
rguenther@morrislaing.com

We are a full-service law firm.

Spencer Fane LLP

6201 College Blvd., Ste 500
Overland Park KS 66211-2435
Contact: Elizabeth Fast
Tel: (816) 292-8861
Fax: (816) 474-3216
spencerfane.com
efast@spencerfane.com

Spencer Fane represents banks on a full range of legal matters including regulatory matters; commercial credit; consumer credit; tax credit financing; litigation; special assets, restructuring and bankruptcy; corporate trust; mergers and acquisitions; security offerings; public finance; intellectual property; labor and employment; and ERISA/employee benefits.

Stinson LLP

1201 Walnut St., Ste 2900
Kansas City, MO 64106-2178
Contact: Bob Monroe
Tel: (816) 842-8600
Fax: (816) 412-8117
stinson.com
bob.monroe@stinsonleonard.com

Stinson LLP represents hundreds of financial institutions on a wide range of banking issues. Working closely with community, regional and large national banks throughout the U.S., Stinson attorneys have vast experience handling mergers and acquisitions, regulatory and operations matters, new product development, commercial lending deals, prepaid cards and payment systems, creditors' rights, bankruptcy issues and commercial and class action litigation. We stay informed on federal and state regulations to aid clients in effective compliance measures. Our attorneys provide sophisticated counsel on M&A transactions and the tax, ERISA, regulatory, real estate, and antitrust issues involved. Stinson has consistently been listed among the top firms in S&P Global Market Intelligence's bank and thrift legal advisor rankings based on the number of M&A transactions. For more information, please visit stinson.com.

Woner Reeder & Girard, P.A.

5611 SW Barrington Ct. So
Topeka, KS 66614-2554
Contact: Bruce Woner
Tel: (785) 235-5330
Fax: (785) 235-1615
wrglaw.com
woner@wrglaw.com

Woner, Reeder & Girard, P.A., guides the banking, bankruptcy, commercial, employment, real estate, trust and litigation needs for over 100 banks and financial institutions across Kansas.



Real Estate

Flat Branch Mortgage Services

16150 Main Circle Dr., Ste. 220
Chesterfield, MO 63017-4689
Contact: Dan Cushing
Tel: (314) 593-3505
flatbranchmortgageservices.com
dcushing@fbhl.com

Flat Branch Mortgage Services (FBMS) is the third party origination division of Flat Branch Home Loans, a Columbia, MO based mortgage bank. FBMS helps our business partners close loans for their borrowers efficiently and on time. We accomplish this with a full array of loan programs, extensive market knowledge, fulfillment services, in-house loan servicing, correspondent and wholesale delivery platforms, an unparalleled partnership focus, accessibility and providing direct access to your FBMS team.

Heartland Title Services, Inc.

5990 SW 29th St.
Topeka, KS 66614
Contact: TJ Lorson
Tel: (785) 273-7900
heartlandtitleco.com
tjl@heartlandtitleco.com

Heartland Title Services Inc. is a full service title insurance company that services 15 counties near the Junction City, Manhattan, Topeka, and Lawrence area. Other counties serviced upon request. Products include 1st mortgage, 2nd mortgage junior, construction and owner's policies. We specialize in closing and settlement services which include residential, commercial, and contract-for-deed settlements. We also provide a variety of other services including foreclosures reports, county tax sales searches, document preparation, notary public, after hours closing by appointment and witness only closings.

The Martens Companies dba Martens Appraisal

435 S Broadway Ave.
Wichita, KS 67202-3909
Contact: Andrew Braun
Tel: (316) 262-0000
Fax: (316) 262-0235
martensappraisal.com
abraun@martensco.com

Martens Appraisal has been providing commercial real estate services since 1948. Under the leadership of four MAI designed appraisers, our appraisal team comprises over 100 years of combined experience. We offer expertise in a wide variety of property types, including hotels, medical facilities, office, retail, mini-storage facilities, industrial facilities, multifamily residential development and commercial properties that might be considered somewhat uncommon. Martens Appraisal is based in Wichita, Kansas, with an office in Overland Park, Kansas. We serve clients throughout the Midwest with particular emphasis in the Kansas, Missouri and Oklahoma markets.

Title Midwest, Inc.

3497 SW Fairlawn Rd.
Topeka KS 66614
Contact: John Stauffer
Tel: (785) 232-9110
Fax: (785) 232-1500
titlemidwest.com
jstauffer@titlemidwest.com

KBA's partner in title insurance, Title Midwest, Inc., is the parent company of Kansas Secured Title, with locations across the state of Kansas offering title and closing services. Title Midwest/Kansas Secured Title has affiliated business arrangements with three KBA member banks offering services to member banks. Title Midwest and all Kansas Secured Title offices are proud to have recently completed the SSAE SOC1 audit confirming our commitment to the highest security of internal and customer information.

Windsor Mortgage Solutions

3905 W. 49th St.
Sioux Falls SD 57106-4206
Contact: Stephanie Burt
Tel: (605) 275-1927
mortgageities.com
smburt@mortgageities.com

Windsor Mortgage is a service provided by Plains Commerce Bank. We specialize in providing community banks with a full-service mortgage department that operates behind the scenes of your institution. Our goal is to make our partners profitable with a process that ensures referral-based results.

Technology

Abriago

12331-B Riata Pkwy Bldg. 4, Ste 200
Austin, TX 78727
Contact: Jill Cacic
Tel: (512) 279-5715
abriago.com
jill.cacic@abriago.com

Abriago is a leading technology provider of compliance, credit risk, and leading solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes — from anti-money laundering to fraud detection to lending solutions — empowering our customers by addressing their enterprise risk management needs.

Apiture

1805 Tiburon Dr.
Wilmington NC 28403-6254
Contact: Beth Harvey
Tel: (919) 601-2369
apiture.com
beth.harvey@apiture.com

Apiture offers banks industry-leading digital banking solutions. Built on the cloud, Apiture provides financial institutions the security they expect with the innovation they need to build better digital experiences for their account holders.



Endorsed Vendor

CalTech

13421 W. 151st St., Ste 100
Olathe KS 66062-7218
Contact: Ty Brull
Tel: (325) 223-6100
Fax: (325) 223-6101
caltech.com
ty.brull@caltech.com

We are committed to providing best in class service. CalTech's expertise is optimizing technology for financial institutions by creating unique business-aligned IT strategies. With over 25 years of experience in the financial industry, CalTech's services and solutions are designed to increase your financial institution's profitability and boost productivity and efficiency while ensuring the security and the prosperity of your business.

CSI

185 Marsh Hawk Drive
Folsom, CA 95630
Contact: Zaid Akhter
csi.com
associations@csiweb.com

As a leader in the fintech and regtech industries, CSI combines customer-first service with industry-leading solutions tailored to an organization's unique needs. Delivering dynamic, scalable products that leverage the latest trends, CSI is committed to empowering its partners to compete successfully. Learn more about CSI's innovative solutions at csiweb.com.



Data Business Equipment, Inc.

10513 Buena Vista Ct.
Des Moines IA 50322-3783
Contact: Tim Webber
Tel: (515) 254-1122
Fax: (515) 254-0299
databusinessequipment.com
twebber@databusinessequipment.com

Together with NCR, Data Business Equipment, Inc. (DBE) is bringing transforming solutions to the banking market. DBE offers our customers products that improve their position in the marketplace by increasing efficiency and providing a competitive edge. Backing these products and services are technicians who know what it takes to meet a customer's technological needs.

DCI (Data Center Inc.)

20 W. 2nd Ave.
Hutchinson, KS 67501-5246
Contact: Mark Harris
Tel: (620) 694-6800
Fax: (620) 694-1150
datacenterinc.com
mharris@datacenterinc.com

iCore360® award-winning core processing and digital omnichannel solutions are backed by bankers you know and trust. Companion solutions for data analytics, ATM network, teller/branch, origination, website hosting and more. Privately owned and trusted by bankers nationwide for nearly 60 years.

Fiserv Inc.

4400 Westown Pkwy
West Des Moines, IA 50266-6757
Contact: Logan Marvin
Tel: (515) 224-8128
fiserv.com
logan.marvin@fiserv.com

Fiserv solutions and expertise help you create the financial experience essential to everyday life — experiences that can help you enhance the way your customers live and work.

Jack Henry & Associates, Inc.

663 W. Hwy 60
Monett, MO 65708
Contact: Michael Long
Tel: (417) 235-6652
Fax: (866) 283-5404
jackhenry.com
mlong@jackhenry.com

Jack Henry & Associates' original business line was founded in 1976 to provide banks with off-the-shelf banking software. More than three decades later, Jack Henry Banking is a leading provider of the integrated technology platforms banks need to process financial transactions, automate business processes, and manage mission-critical customer and business information. We now serve as the primary technology partner for more than 1,300 banks ranging from community banks to multibillion dollar midtier banks and multibank holding companies, including approximately 20% of midtier banks with assets ranging from \$1 billion to \$30 billion. Our broad product and service offering enables banks to execute their business strategies with technology platforms tailored to support unique growth, service, operational and performance goals. Our banking solutions encompass three functionally distinct core systems, more than 140 complementary solutions, in-house and outsourced delivery alternatives, contemporary technology, and the infrastructure necessary to support today's complex banking platforms as a single point of contact, ongoing service and accountability.

Juniper Payments

9440 E Boston St., Ste 150
Wichita, KS 67207-3600
Contact: Tracy Hearson
Tel: (316) 239-3405
Fax: (316) 772-8063
juniperpayments.com
theanson@juniperpayments.com

Juniper Payments delivers payment solutions through correspondent and direct relationships with banks. Our modular solutions are utilized by more than 3,500 financial institutions daily to drive payments from origination to delivery, both foreign and domestic. From ACH, wires and international solutions to full reporting needs and complex security, Juniper takes care of the technology so that you can focus on your customer's needs.

Kansas Bankers Technologies, LLC

2035 E Iron Ave., Ste 220
Salina, KS 67401-3433
Contact: Larry Billinger
Tel: (785) 783-6007
ksbanktech.com
lbillinger@ksbanktech.com

Kansas Bankers Technologies, LLC provides information technology consulting, engineering and management services to community banks. We assist our clients with strategic and operational challenges to generate better results. Our consultants' knowledge and experience of evolving IT regulations within the financial industry will provide value to your institution. Kansas Bankers Technologies can help in the selection, assessment, implementation, and support of business applications and technology solutions. The Kansas Bankers Technology team will help manage and align your technology to comply with pertinent law and policies.

Networks Plus

1251 SW Arrowhead Rd., Ste 110
Topeka, KS 66604-4061
Contact: Kelly Gillespie
Tel: (785) 267-6800
networksplus.com
kgillespie@networksplus.com

Networks Plus provides proactive IT solutions, disaster recovery, elite backup solutions and various managed services for our customers.

Oxen Technology

8406 W. Maple St.
Wichita, KS 67209-1470
Contact: Kelle White
Tel: (316) 328-6266
oxen.tech
kwhite@oxen.tech

Oxen Technology is a managed security service IT provider.

Scantron Technology Solutions

2020 S. 156th Cir.
Omaha, NE 68130-2501
Contact: Kelly Anderson
Tel: (800) 228-3628
Fax: (402) 697-3352
scantron.com
kelly.anderson@scantron.com

Scantron Technology Solutions, a single-source technology provider under Scantron Corporation, assists financial institutions and other commercial industries with managed IT, print, hardware and professional services. Scantron Technology Solutions offices in Omaha, Nebraska. Scantron Corporation is headquartered in the Twin Cities of Minnesota, with other locations in the Research Triangle of North Carolina and Columbia, Pennsylvania.

Verge Network Solutions Inc.

12308 Hidden Forest Blvd.
Oklahoma City OK 73142-2536
Contact: Glen Patterson
Tel: (405) 782-8400
Fax: (405) 782-8422
VergeNetwork.com
Glen.Patterson@VergeNetwork.com

Verge Network Solutions specializes in serving the telecommunication needs of community banks, focusing on the design, implementations and support of voice communications over the bank's network. We become a single point-of-contact to assist the bank in reducing recurring communications expenses while deploying advanced technology to help the bank better serve its customers.



Trust Division Affiliate

Advantage Trust Company

P.O. Box 1337
Salina, KS 67402-1337
Contact: Brian Boyer
Tel: (785) 452-3561
Fax: (785) 309-0387
advantagetrustco.com
boyer@advantagetrustco.com

Advantage Trust Company is a
Kansas-chartered trust company.

Country Club Trust Company

P.O. Box 413038
Kansas City MO 64141
Contact: Suzie Hall
Tel: (816) 360-8624
Fax: (816) 751-4279
shall@countryclubtrust.com

Country Club Trust Company, a wholly-owned subsidiary of Country Club Bank, is the Kansas City region's only nationally chartered bank dedicated to providing investment management and trust services, maintaining offices in Kansas City, Missouri; Prairie Village, Kansas; and Leavenworth, Kansas. In today's ever-changing banking environment, Country Club Trust Company stands out as a team of experienced professionals committed to delivering quality service and personal attention. With over 35 full-time professionals, the company provides clients with an objective, noncommission-based approach to investment management. Our goal is to become the "Trust Company of Choice" in the Kansas City region.

Great Plains Trust Company

7700 Shawnee Mission Pkwy #101
Shawnee Mission KS 66202
Contact: Steve Soden
Tel: (913) 831-7999
Fax: (913) 831-0007
greatplainstrust.com
steve@greatplainstrust.com

We are an independent trust
company.

Mainstar Trust

214 W. 9th
Onaga KS 66521
Contact: Jean Meyer
Tel: (785) 889-4213
Fax: (785) 889-7169
mainstartrust.com
jean.meyer@mainstartrust.com

Mainstar Trust provides custody services for self-directed IRAs, HSAs, small business retirement plans and nonqualified accounts.

Security Trust & Investments

5901 College Blvd., Ste. 100
Overland Park, KS 66211-1834
Contact: James O'Sullivan
Tel: (913) 319-0350
securitytrustkc.com
josullivan@midwesttrust.com

We are a full-service trust, fiduciary
investment management firm.

TCK — The Trust Company of Kansas

P.O. Box 3699
Wichita KS 67201-3699
Contact: Chris English
Tel: (316) 264-6010
Fax: (316) 264-6096
tckansas.com
cenglish@tckansas.com

Our people at TCK — The Trust Company of Kansas offer many advantages to our clients. You work with decision-makers when you work with our experienced trust administrators. Planning solutions is our specialty. Our knowledgeable people will help clients plan for retirement as well as complete their estate planning. Investment planning is something we do every day. At TCK, we are always your advocate, never an adversary.



The Trust Company

P.O. Box 1806
Manhattan, KS 66505-1806
Contact: Chuck Lyman
Tel: (785) 537-7200
Fax: (785) 537-2030
thetrustco.com
chuckl@thetrustco.com

The Trust Company was founded on Oct. 1, 1992. A small group of local investors formed The Trust Company as an independent, state-chartered trust company in response to the local demand for professional capital management and fiduciary services. The company opened its doors with \$25 million in assets under management. Its staff of 31 employees now provides professional investment management; estate, retirement and financial planning; employee benefit plan administration and trust and fiduciary services for individuals, families, businesses and charitable organizations. The professional staff includes licensed attorneys, certified financial planners, certified trust and financial advisers, a certified public accountant and a member of the CFA Institute.

Wealth Management and Executive Compensation

Banc Consulting Partners

4100 SW Stone Ave.
Topeka KS. 66610-1179
Contact: Mike Norris
Tel: (785) 224-7388
bancconsultingpartners.com
mike.norris@boli-advisors.com

Banc Consulting Partners, LLC, is an industry leader in the design, implementation and administration of Bank-Owned Life Insurance (BOLI) and Nonqualified Deferred Compensation programs. Led by a team of seasoned consultants with extensive experience in the BOLI, benefits and banking arena, Banc Consulting Partners is uniquely positioned and steadfastly committed to providing comprehensive consultation and service to the community bank marketplace. Banc Consulting Partner's

diagnostic approach, client-centric philosophy, and an underlying focus on aligning institutional objectives in a manner that fosters trusted and meaningful relationships have helped hundreds of institutions across the country attract and retain quality leadership while optimizing earnings to offset the ever-increasing cost of employee benefit obligations.

Bank Compensation Consulting

1004 Big Goose Rd
Sheridan, WY 82801-9454
Contact: Richard Bratten
Phone: (303) 482-1844
Fax: (303) 339-0460
bcc-usa.com
rich.bratten@bcc-usa.com

Bank Compensation Consulting (BCC) specializes in assisting financial institutions with the evaluation of their compensation programs nationwide to help community banks attract, retain, and incentivize key personnel. With BCC's help, banks identify opportunities to create customized plans that align the interests of shareholders, directors, and officers while ensuring that all regulatory, tax and accounting issues are properly evaluated and addressed. BCC also helps identify ways to offset the cost of plans with Bank-Owned Life Insurance (BOLI), representing all of the major BOLI providers in the market. BCC has helped more than 600 banks in 40 states with an expert team that includes CPAs, CFP®s, attorneys, MBAs, and current/former bank directors. Regional Managing Director Richard Bratten, a Fellow of the Society of Actuaries (FSA) and Chartered Financial Analyst (CFA), has worked in this market for over two decades, bringing unparalleled expertise and proactive, high touch service to community bankers. BCC is committed to providing best in class service to their clients with their in-house team of professionals and proprietary service platform, backed by their SAS70/SSAE16/SOC certification.

Executive Benefits Network

4601 W. 6th St., Ste A
Lawrence, KS 66049-4129
Contact: Joe Jones
Tel: (785) 640-7172
Fax: (785) 838-9833
ebn-design.com
jjones@ebn-design.com

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 programs.

Korol Financial Group LLC

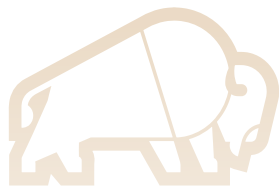
10333 E. 21st St. N, Ste 203
Wichita KS 67206-3545
Contact: Craig Korol
Tel: (316) 789-0321
Fax: (316) 789-0659
korolfinancial.com
craig.korol@korolfinancial.com

We provide 401(k) services, including plan and participant education, as well as executive compensation strategies, BOLI options and personal financial planning.

Pentegra Retirement Services

701 Westchester Ave., Ste 320E
White Plains, NY 10604-3002
Contact: Ken Jackson
Tel: (800) 872-3473
Fax: (203) 925-0674
pentegra.com
ken.jackson@pentegra.com

Pentegra Retirement Services is a leading provider of retirement plans, fiduciary outsourcing and benefits financing solutions to community banks nationwide. Founded by the Federal Home Loan Bank System in 1943, today Pentegra manages over 4,000 retirement plans and more than \$10 billion in assets. Our value-added qualified and nonqualified solutions are designed to drive retirement plan effectiveness, attract and retain quality employees and help banks build a competitive advantage.



ONE LAST THING ...

Did you know that you can enjoy your association news anytime, anywhere?

The new online article build-outs allow you to:

- Stay up to date with the latest association news
- Share your favorite articles to social channels
- Email articles to friends or colleagues

There is still a flipping book for those of you who prefer swiping and a downloadable PDF.

Check it out!

Scan the QR code or visit:
the-kansas-banker.thenewslinkgroup.org

“

**Competitive Fed Funds.
Managed safekeeping
by a trusted team.
Efficient, instantaneous
service through ABIL.**

**OUR RELATIONSHIP WITH BBOK CONTINUES TO GROW BECAUSE
THEY GIVE OUR SMALL BANK EVERYTHING WE NEED TO SUCCEED.**

”

DOUGLAS LOEWEN, THE STATE BANK OF CANTON



BANKERS' BANK
— OF KANSAS —

**BANKERS' BANK OF KANSAS
555 N. WOODLAWN, BLDG. 5, WICHITA, KANSAS 67208**

800.999.5725 | 316.681.2265 | BBOK.COM

MEMBER FDIC



Expertise to enhance your Information Security

CoNetrix specializes in providing full service IT networking, security, and compliance services to community banks. Our family of technology companies maintains its founding principles of integrity, innovation, and initiative to deliver comprehensive solutions with an in-depth perspective on banking technology and regulations. Contact us to see why 1400 financial institutions trust CoNetrix with their information security needs.

Learn more ► CoNetrix.com/Kansas

IT/GLBA AUDITS • PENETRATION TESTS • ISO SUPPORT • NETWORK ASSESSMENTS
CLOUD HOSTING • NETWORK THREAT PROTECTION • MANAGED SERVICES
TANDEM SOFTWARE • INFORMATION SECURITY PROGRAM
VENDOR MANAGEMENT • AUDIT TRACKING • CYBERSECURITY • PHISHING

 **CoNetrix**
A Family of Technology Companies