



# Independent Banker EXPERTS

Game-changing industry insights for community bankers

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**After All Your Planning... Be Sure You Execute in 2022**

**Mark Bergerson**  
VP, Strategic Relationships, StreetShares  
mbergerson@streetshares.com

Done with your annual strategic plan yet? That was likely your Q3 in all seriousness. It is one of the most daunting tasks that you undertake. You spend countless hours building the plan ensuring all essential elements are included: your mission and vision, assumptions, and plan design.

Many of you plan differently. Some focus on what impacted your community bank in the past. Others focus on people and process and perhaps even creating a SWOT analysis. The remainder may focus on specific business initiatives such as implementing and leveraging new digital technologies.

But since the theory of building the strategic plan is complete and the annual planning meeting is over, then the real work begins. Executing on the plan.

**Ensure you are action-oriented**

The common weakness in executing strategic plans is failing to take action to reach the actual goals. Sure, leadership sets the vision, managers need to manage the process and employees need to execute the tasks that support the vision.

Example: Executing the vision of adding digital lending technology.

Some of you may believe that delivering on the digital part of the strategic plan will utilize too many resources, take too much time, and require a heavy lift. Perhaps even involve a hefty license fee for you before even seeing any results.

**But this is where your planning needs to envision all possibilities of execution**

- Solutions that can be executed in just a few weeks, with little effort or time required of the community bank.
- Solutions that actually require very little training and that are intuitive.
- Solutions that are subscription-based and can actually add to your bottom line quickly by expanding your digital footprint.

**Paradigm shift**

Imagine delivering on a plan or being able to accomplish more from it by embracing solutions that deviate from the past software that is expensive to buy, takes a long time to deliver, and feels like a bet on the future. Instead, take your cues from what other community bankers did during the pandemic.

With branches closed, many of you embraced the digital platform subscription approach. It did not come about from planning, but it did come about from an execution mindset where you embraced new possibilities. That is not different than today when you are thinking about digital business lending for 2022.

Visit [streetsharesplatform.com](http://streetsharesplatform.com) to learn more about Atlas Business Lending.

**Atlas PLATFORM**

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**The ACH Contact Registry Has your bank registered yet?**

**Michael Herd**  
Nacha Senior Vice President, ACH Network Administration  
703-584-1108 | nachurg

**What is the ACH Contact Registry and why was it created?**

Questions about ACH operations, or fraud and risk management, are inevitable at any bank, but when you need help from another financial institution, it can be challenging. Nacha has created the ACH Contact Registry so that all financial institutions using the ACH Network can enter contact information for both ACH operations and fraud and risk management for their own institution and look up contacts for other institutions. The need is there. Two-thirds of respondents to Nacha's request for comment said they have to locate a contact at another financial institution at least weekly, and 92% said finding the right contact can be anywhere from medium difficulty to very difficult. Time is often of the essence in answering these questions, and the ACH Contact Registry will save time. Already, Nacha has heard from participants about how easy the Registry is to use, including the ability to search by institution name or routing number.

**What does your bank need to do?**

The ACH Contact Registry is not burdensome, even for the smallest community bank. First, you need to gather primary and secondary contacts, or department contacts, that are responsible for 1) ACH operations and 2) fraud and risk management. Contact information for those should be email addresses and phone numbers that are monitored during normal business hours. Then go to Nacha's Risk Management Portal at [riskmanagementportal.nacha.org](http://riskmanagementportal.nacha.org), log in and follow the steps. In just a few minutes you'll be done and in compliance. Just remember to keep your information up to date. For example, if someone at your bank retires and they're in your listing, be sure to update it promptly. You also have options to provide additional contacts for other departments or operational areas.

**Nacha** Go to [nacha.org](http://nacha.org) to learn more.

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**You support your community, now let us support you.**

In these uncertain times, no one can be sure what the future holds. As changes occur in the industry, it's critical that your bank's core system will be able to respond and weather the ups and downs.

As technology continues to evolve and adapt to the new climate, so should you. A new core system may be on your wishlist, but it's not the right time to add the hefty expense. However, the cost shouldn't be the reason why you avoid considering other core providers.

**That's why we want to help!**

IBT Apps has created the Banker's Protection Program (BPP) for community bankers who are looking for a core option that aligns with that "new normal." This program is designed as an incentive to ease the upfront cost of core conversion & services. Let us partner with you and, together, find a solution.

Find out more about the BPP program at [go.ibtapps.com/bpp](http://go.ibtapps.com/bpp) or call us at 512.616.1115 to start the discussion.

**Joe Henley**  
Vice President, IBT Apps  
jhenley@ibtapps.com | 512-616-1115

**IBT APPS**

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**Contact: Matt Kusilek**  
612-336-9284 • [matt@icbabanks.org](mailto:matt@icbabanks.org)