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July 11, 2016

Dear Banker:

Beginning and maintaining customer relationships is of vital importance to the community banking business, requiring bankers to wear many hats within the bank and also in each industry that the bank serves! To help community bankers keep up with the latest local developments and improve the credit review process, ICBA has selected PayNet, Inc. as a new Preferred Service Provider to bring their Community Bank Program to member banks.

PayNet's Community Bank Program includes the Credit History Reports that can help you avoid commercial losses by providing data on the current health of the applicant. Many banks have noted that they chose PayNet's Credit History Report after comparing it to other credit services. The Program also includes access to the Market Conditions Reports providing a forecast for your market footprint by industry, whether a single county or multiple counties across state lines. PayNet's forecasts provide a cost-effective means to begin preparing for CECL without making a new investment in systems or costly deployment of resources.

I invite you to learn more by attending one of PayNet's introductory webinars, held on Tuesdays and Thursdays at 1:00pm ET during the month of July. Please visit www.paynetonline.com/cbp for more details and registration.

If you'd like more information, please contact Laura Norrell, ICBA Associate Director of Services, at laura.norrell@icba.org or Patrick Kuhn, PayNet, Director at pkuhn@paynetonline.com.

Sincerely,

Mark Hesser
Chairman, ICBA Bank Services Committee
President, Pinnacle Bancorp, Inc.

The Nation's Voice for Community Banks.®

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1615 L Street NW, Suite 900, Washington, DC 20036-5623 | 800-422-8439 | FAX: 202-659-1413 | Email: info@icba.org | Website: www.icba.org