

ExpenseMark™

Reduce Expenses. Improve Your Efficiency Ratio.

Fee income is shrinking. Margins are tightening. Shareholders are demanding more value. Financial institutions today face pressures like never before, which requires smarter performance. One of the quickest and most effective ways to enhance your institution's earnings per share is through expense reduction.

—NO Deposit, NO Up-front Fees—
**Pay Nothing if the Service
Cannot Save You Money!**

How can institutions be certain they are purchasing products and services at the best possible prices?

ExpenseMark™ is a sourcing and procurement solution that delivers competitive pricing for the goods and services you currently purchase. Using Procurement

Data Modeling software, we pinpoint opportunities for cost reduction and develop a savings plan for your institution. Our proven negotiating techniques and industry experts **typically yield savings of 25% to 40%** in selected cost target areas, while maintaining service and quality, normally with your current vendors.

What we do. Through a simple three-step process—**Operational Analysis, Action Plan and Performance Reporting**—we swiftly yet thoroughly assess your current pricing positions and tailor a Cost Reduction Roadmap that targets one or several non-interest expense categories. Once the cost savings are implemented, results are measured and tracked to ensure the negotiated benefits are realized. All on a no-risk basis, with no up-front fees. *If we cannot find savings, you owe us nothing.*

Operational Analysis

- Perform data modeling to evaluate current supply-chain and procurement practices
- Analyze client's ratios, expenditures and total supply chain
- Validate spending by peer group

Action Plan

- Develop Cost Reduction Roadmap
- Write and negotiate terms and conditions of Supply Agreement
- Facilitate cost reductions
- Manage deliverables, including service levels and quality

Performance Reporting

- Provide complete contract administration and supplier scorecard management for one year following implementation
- Ensure suppliers meet their commitments for cost and performance

Cost target areas include:

Advertising
Armored Services
ATM Equipment Purchases
ATM Equipment Maintenance
ATM / EFT / Debit Card Processing
Cash Management, Delivery & Replenishment
Commercial Printing
Consumer Checks

Copier Services
Courier Services—Local
Credit Card / Debit Card Processing
Core Processing
Disaster Recovery Services
Equipment Maintenance
Facilities Services
IT Hardware
Office Supplies

Office Checks
Online Banking
Postage and Mail—Presort
Rewards Checking
RFI / RFQ / RFP Management
Security Equipment and Maintenance
Telecommunications
Utilities