



A quarterly newsletter highlighting the Arizona Bankers Association Endorsed Partner program.  
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### **AzBA's Member Solutions**

AzBA makes selective endorsements for products and services that banks utilize as a part of their core business function. Utilization of AzBA's Endorsed Partners provides additional non-dues revenue to the Association, along with exclusive member benefits to your bank.

In this edition:

- IBIS is AzBA's Newest Endorsed Partner!
- AzBA's Office Depot Program Fastest Growing Account of 2010
- Harland Clarke Better Cards Program Offer
- American Banker Highlights Harsh CRA Environment
- Tax Benefits of College Savings Programs
- Healthcare Crisis or Health Crisis?

### **Welcome IBIS!**

*AzBA's Newest Endorsed Partner*



After a long successful Associate Member relationship with the IBIS team, the AzBA Board of Directors has voted to officially endorse Pat Corey and his team of professionals. Based in Chandler, this home grown company is a gem within the bank insurance world. Regarded as among the best in the business by insurance carriers, competitors and clients alike; IBIS has built their company around product knowledge, customer dedication and seeking to save banks money while providing top-notch coverage.

IBIS specializes in bank-specific insurance. They are currently contracted with 9 admitted carriers and 6 surplus line carriers that insure banking risk. IBIS currently insures approximately 150 banks around the country. This includes the following broad lines of coverage: Financial Institution Bond, Directors & Officers Liability Insurance and Bank Property Insurance.

To learn more visit [www.ibisinsurance.com](http://www.ibisinsurance.com) or call Pat Corey, Agency Principal, at (480) 663-3778.

### **AzBA-Office Depot Program Fastest Growing in 2010**

*AzBA Endorsed Partner Office Depot*

The BancSource program brings together state banking associations from around the country to

create national account buying power for community banks. For Office Depot, BancSource meant their fastest growing national account creating over \$4million in sales in 2010. This is no small feat, and has appropriately captured the attention of Office Depot executives.

Not only does this collective sales accomplishment mean more substantial rebates to the Arizona Bankers Association to support our services and provide non-dues revenue, it also translates into expanded benefits for Arizona banks. To complement the current Core List of products, Office Depot is adding an additional 86 new items focused on bank usage. A clear sign that Office Depot understands the types of products banks purchase. If you haven't considered Office Depot's copy and print services, there are benefits to be had in that area as well.

If you aren't yet purchasing through the AzBA – Office Depot program, there is not a better time for you to sign up or start purchasing. AzBA appreciates the support! Contact AzBA's statewide sales rep, Ms. Pat Nichols at [pat.nichols@officedepot.com](mailto:pat.nichols@officedepot.com).

### **Better Your Card, Better Your Price**

*AzBA Endorsed Partner Harland Clarke*

Harland Clarke is confident that it can save you money on custom card manufacturing and wants to prove it to you!\*

- Provide Harland Clarke with proof of the price you're currently paying per card.<sup>†</sup>
- Harland Clarke will send you a quote for card manufacturing based on the same specifications.
- If their price doesn't beat your current price, you'll receive a \$25 gift card.



### **For maximum impact at minimum cost, no one can match Harland Clarke.**

Let Harland Clarke design a card that helps enhance your brand, grow your business, generate revenue, and increase customer loyalty. In addition to card manufacturing, Harland Clarke offers card personalization and several prepaid programs.

To get started, contact the Arizona Bankers Association or call Nancy Gray, Harland Clarke account executive today at 602-690-7662, [nancy.gray@harlandclarke.com](mailto:nancy.gray@harlandclarke.com).

*\*Does not include delivery.*

*†To take advantage of the offer, Harland Clarke must receive proof of your current price by June 30, 2011. Your first card order must be placed by September 30, 2011.*

### **American Banker Highlights Harsh CRA Environment**

*AzBA Endorsed Partner Senior Housing Crime Prevention Foundation (SHCPF)*

Recently, the American Banker published the article – *Harsher CRA Ratings Threaten Bank Mergers & Acquisitions*. It indicates that CRA examinations are becoming harder and banks are being expected to do more in order to achieve a Satisfactory rating, and even more to earn an Outstanding rating.

As you know, a bank with less than a Satisfactory rating is not allowed to acquire other banks, which is something some strong and growing banks are interested in doing right now. One strategy banks may employ to avoid the risk of falling below a Satisfactory rating in this environment will be to over-achieve in their CRA efforts. At the same time, bankers around the country are indicating that quality CRA community development loans and investments are becoming more difficult to find.

This is an excellent time to remind you that AzBA's Endorsed Partner, Senior Housing Crime Prevention Foundation offers a safe, easy and proven solution for CRA programs. Find out more or read excerpts from CRA Performance Evaluations at <http://www.shcpfoundation.org/>.

### **Bring Your Customers the TAX BENEFITS from College Saving**

*AzBA Endorsed Partner College Savings Bank*

Your customers are the target market for a 529 college savings CD product. How do we know? Because parents save for their children. Grandparents save for their grandchildren. Aunts and uncles save for their nieces and nephews. Friends save for their friends. You can even save for yourself.



College Savings Bank is one of three program partners for the Arizona Family College Savings Program which is Arizona's version of the savings plans permitted through IRS code section 529. College Savings Bank offers three CD products, which can now be offered to your customers through your bank, allowing you to truly be a 'one stop shop' for their banking needs.

**The state offers a tax deduction for investing in the Arizona 529 plan,** so get signed up today so your customers participate while taxes are top of mind. To learn more about how your bank can participate in this AzBA Endorsed Partner opportunity, please contact Jason Thielman at [Jason.thielman@collegesavings.com](mailto:Jason.thielman@collegesavings.com).

### ***Healthcare Crisis or Health Crisis?***

*AzBA Endorsed Partner Holmes Murphy*

The challenge all businesses are facing is the rising costs of healthcare premiums. The only true way to reduce costs and improve health and productivity of employees is through Clinical Wellness. As health improves, so does the burden of healthcare expense.

The specialists at Holmes Murphy are experienced in all sides of successful wellness programs and initiatives that have been implemented at some of America's healthiest companies. The AzBA endorsed partnership gives all members premium access to effective Clinical Wellness Programs that increase the health and well-being of your employees and are proven to reduce premium costs.

Whether it is a desire to implement a wellness solution, or a simple need to have your current policy get a second-opinion in the light of rising costs, contact Kyle Aldrich, Holmes Murphy at 480.385.1012 or [kaldrich@holmesmurphy.com](mailto:kaldrich@holmesmurphy.com).

**More Info?**

Contact AzBA's Stacey Langford for more information about AzBA's Endorsed Partner program.  
602-258-1200 phone; [slangford@azbankers.org](mailto:slangford@azbankers.org); [www.azbankers.org](http://www.azbankers.org).

To add or remove individuals from the AzBA Solutions quarterly eNewsletter distribution,  
please email [slangford@azbankers.org](mailto:slangford@azbankers.org).