



Helping Community Banks Drive Growth, Manage Risk



Panelist Introduction



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**Financial Institution
Focused**

Customer Centric

Innovative

Helping **Communities** Win by Championing FIs



Drive Growth, Manage Risk with Abrigo

Drive Growth

Lending and Credit Solutions

- ✓ Commercial Lending
- ✓ Consumer Lending
- ✓ Small Business Lending
- ✓ Ag Lending
- ✓ Construction Lending
- ✓ Account Opening
- ✓ Credit Risk
- ✓ Leasing Origination



Manage Risk

Risk and Compliance Solutions

- ✓ AML/CFT
- ✓ Fraud
- ✓ Watchlist Scanning
- ✓ CECL & Investment Accounting
- ✓ ALM
- ✓ Stress Testing
- ✓ Pricing & Profitability
- ✓ Loan Review

Data Analytics & Insights

Business Process Automation

API Ecosystem

Machine Learning/AI



Balancing Tradition With Innovation

Community Banks Are Built On:

- Trust and relationships
- Local accountability
- Mission-driven service

But Are Confronted By:

- Legacy systems
- Digital expectations
- Complex compliance

Fintech Opportunity:

Enable innovation *that reinforces* the core values of community banking

- ✓ Automate to elevate human service
- ✓ Use data to deepen relationships
- ✓ Modernize access without losing personal touch



The Right Kind of Fintech Partnership

Success Requires Cultural Alignment, Not Just Technology

What to Look For

Values alignment
Modular & scalable
Regulatory readiness
Human-centered UX
Data intelligence

Why It Matters

Supports relationship-first ethos
Fast wins, low disruption
Built with compliance in mind
Enhances, not replaces, your people
Turns raw data into actionable insight

You're not outsourcing innovation. You're co-creating your future.



Practical Innovation for Today's Challenges

Common Bank Pain Points & Fintech Solutions

Challenge	Fintech-Powered Solution
Slow manual processes	Automate loan origination, CECL, BSA
Data in silos	Centralized reporting & analytics tools
Compliance complexity	Built-in controls & audit trails
Digital expectations	Omnichannel experiences
IT constraints	Cloud-native, API-ready modules

*Innovation isn't about replacing tradition.
It's about equipping it for the next generation.*

