

Bringing Tech into the Boardroom

Helping Your Bank Win



What Does Winning Look Like at Your Bank?

ROA

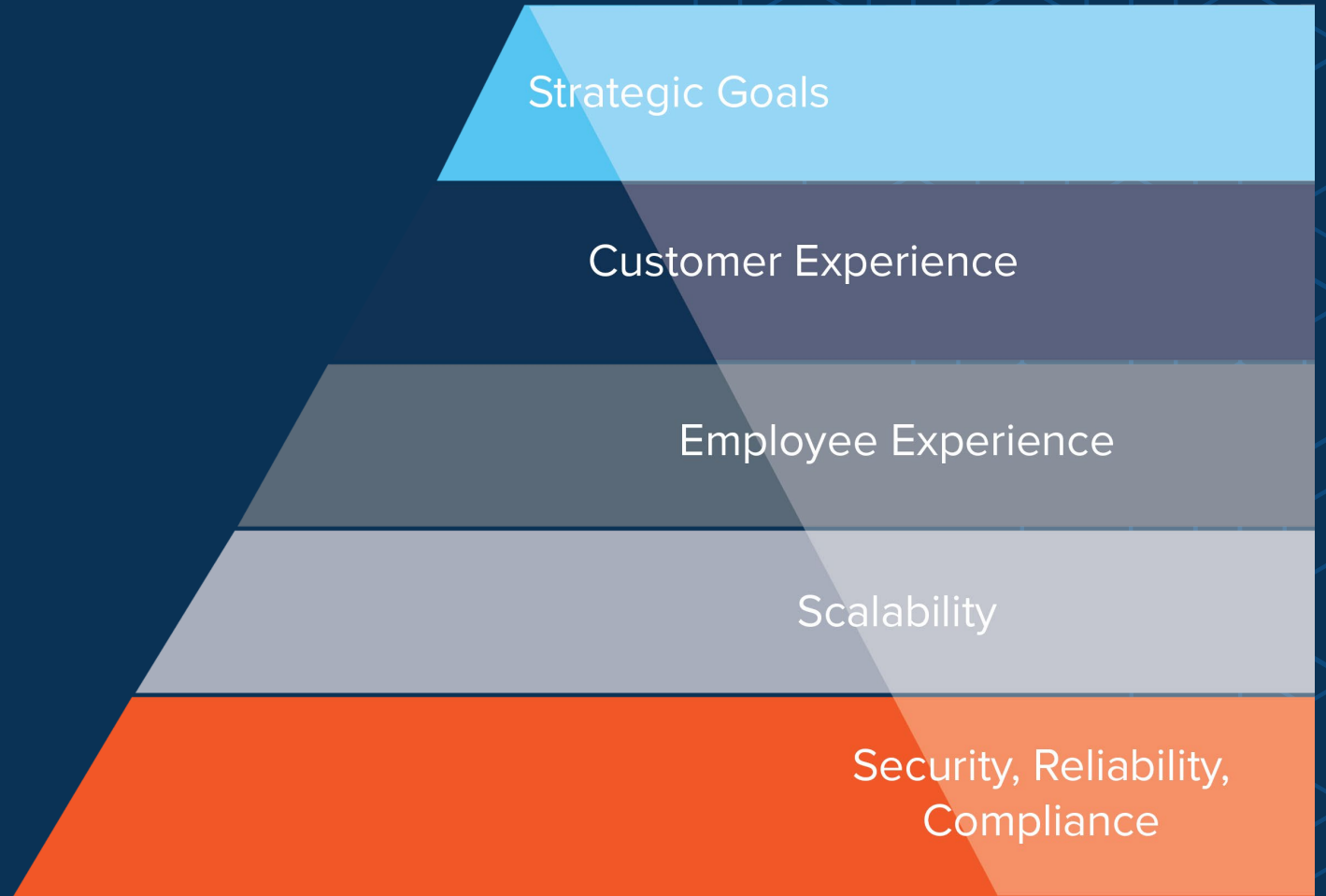
ROE

Asset Growth

Future Generations

Other

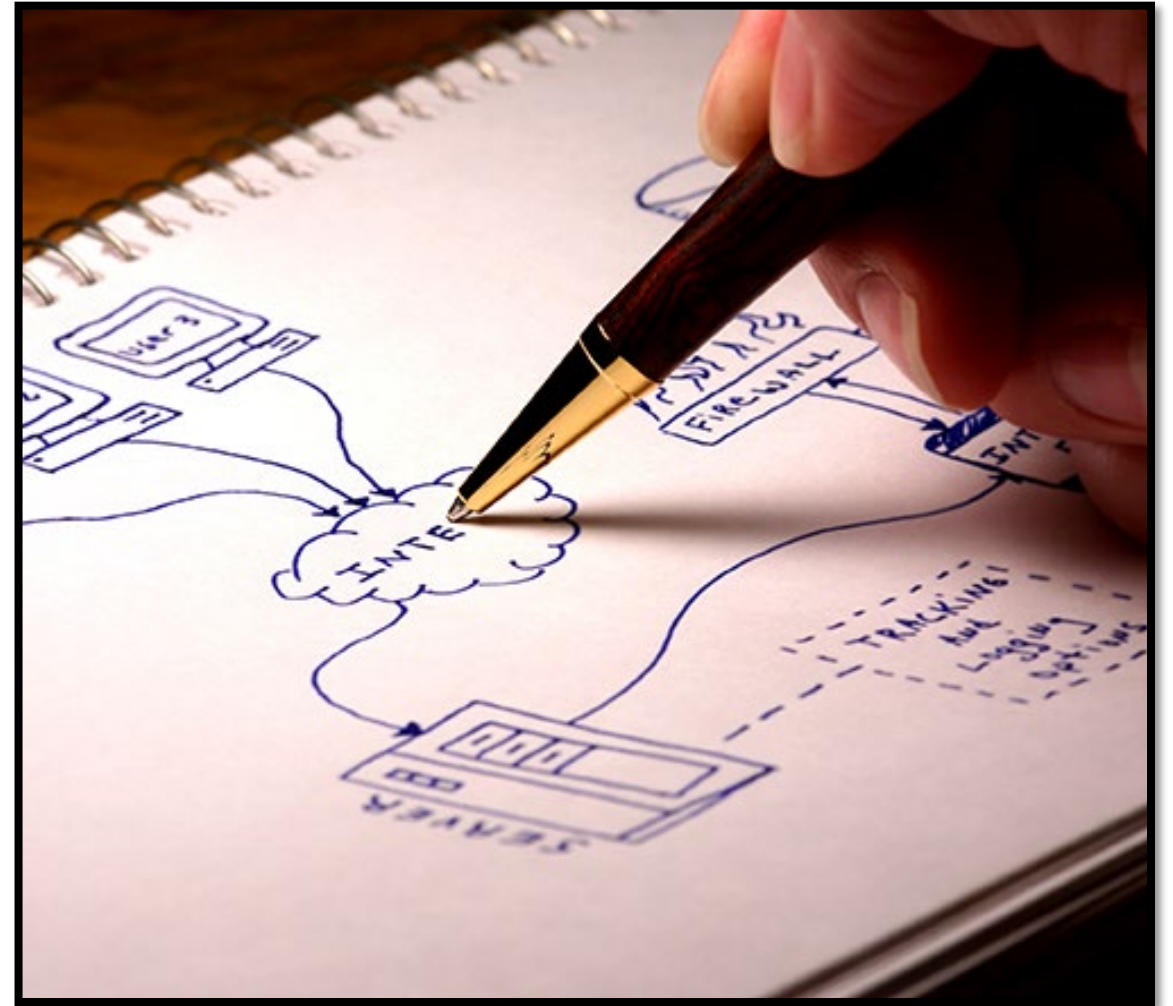
Winning Comes from Building a solid Foundation to Achieve Your Goals



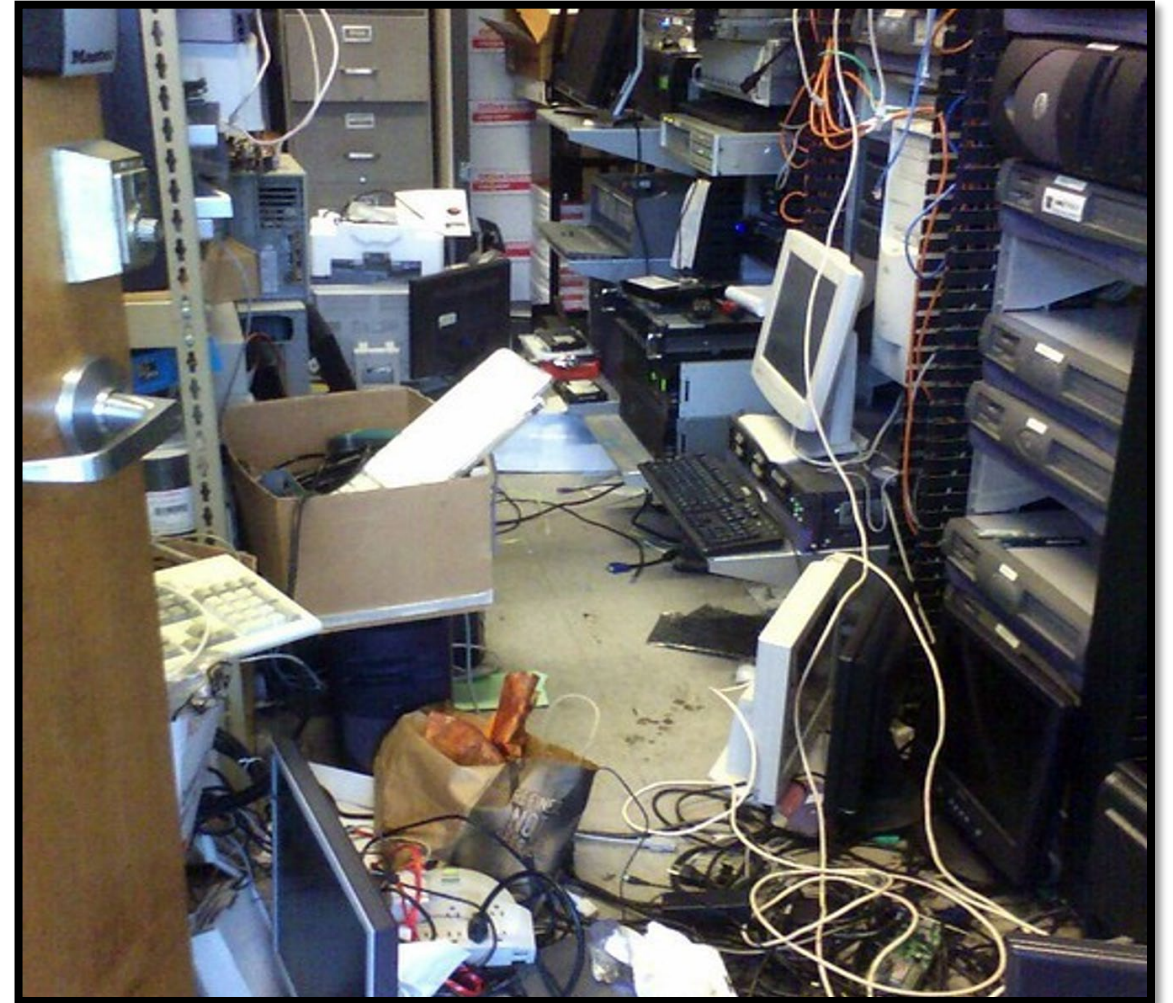
Many Banks Buy IT as Components

... and assemble the pieces on
their own.

Sometimes you get the results you
want...



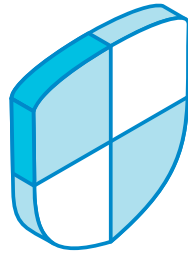
... other times you do not.



IT Should be bought as a solution...



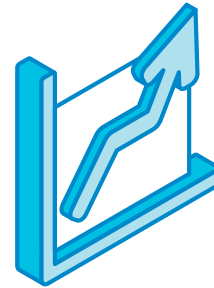
Reliability



Security



Compliance



Scalability



Achieving More

Unsustainable to do it on your own

- Increased Oversight
 - Must meet Regulatory Requirements & Shareholder Expectation
- Rising Costs
 - Industry Standard has been unpredictable
- We are Bankers, Not IT Professionals
 - Some really good CIOs & CTOs leading the way
 - Employee Retention Challenge
- Cloud Repatriation
 - Early movers haven't been always been happy
 - New SPOF

Leveraging Service Providers

- Banking Specific Providers
 - Do they understand our industry?
- Data Intelligence
 - What does it all mean & how do we leverage it?
- Core Synergies and Advocates
 - What/who works well together & at what cost?
- Other Opportunities
 - Lending Operations Streamlining
 - Online Account Opening
 - AI Tools
- Conditioned/Prepared for Vendor Friction
 - RFP, Complexity of contracts, & size of impact

A Shaky Foundation Can Block Your Goals

When distracted by technology operations, you lose focus on critical factors for success: strategic planning, growth, and exceeding customer expectations.

Spending too much time here.

And not enough time here.



We Need This!

- Loan Origination Systems
- Treasury - Wires / ACH / Payments
- Digital/Online Account Opening
- 360 Customer View
- Infrastructure Scale
- Regulatory efficiency
- Data Intelligence



Challenges

- Do we have the right vendors?
- Speed to Market and Ability to Rollout
- Moving Digital but retaining manual workarounds
- Alignment – Customization vs Out-of-Box
- Regulatory Changes (costs, time, and compliance).



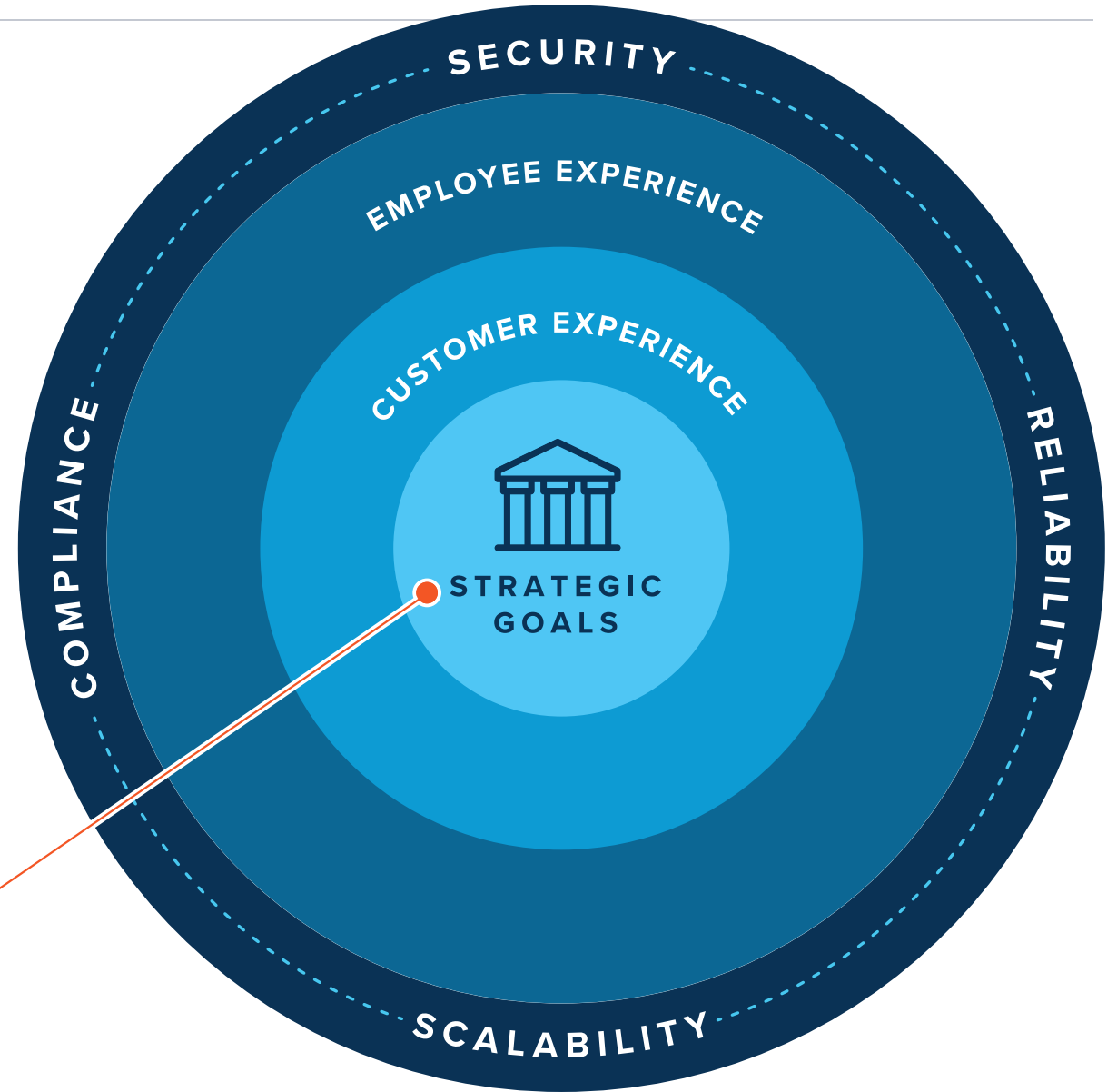
Integrating IT & Elevating IT

- Active Leadership on the ITSC
 - Executive Representation
- Board Technology Committee
 - Integration of bank's Strategic Plan into IT Plan
 - Project Roadmap & Budget
- Operations, Innovation, and Technology
 - IT drives deliver, but BU owns the decision and relationship
 - Reimagining the role – COO, CXO, Chief Innovation Officer
- Getting out of the weeds!

A Solid Foundation Revolves Around Your Goals

To achieve organizational success, your strategic goals must be supported by consistent execution that integrates security, reliability, scalability, and regulatory expertise.

Spend more time here.



Success Stories

- \$850MM, 150 FTE, Midwestern Bank – Opted for a fresh look with IT Department; Used a privatized cloud built for banks as foundation with BOIT and then promoted experienced Ops Leader to integrate across company.

“We recognize the importance of technology and the role it plays in the bank's success. We don't want to be IT, but want to be good at IT!”

\$1B, 70 FTE, Central Bank – Troubles getting through project work to grow the bank where they wanted to be. Well on its way to the pivotal billion-dollar threshold, it had a long list of initiatives to accomplish in support of its go-forward strategy.

“Project Realignment allowed us to focus on projects that made a customer impact and better setup for growth.”

Success Stories

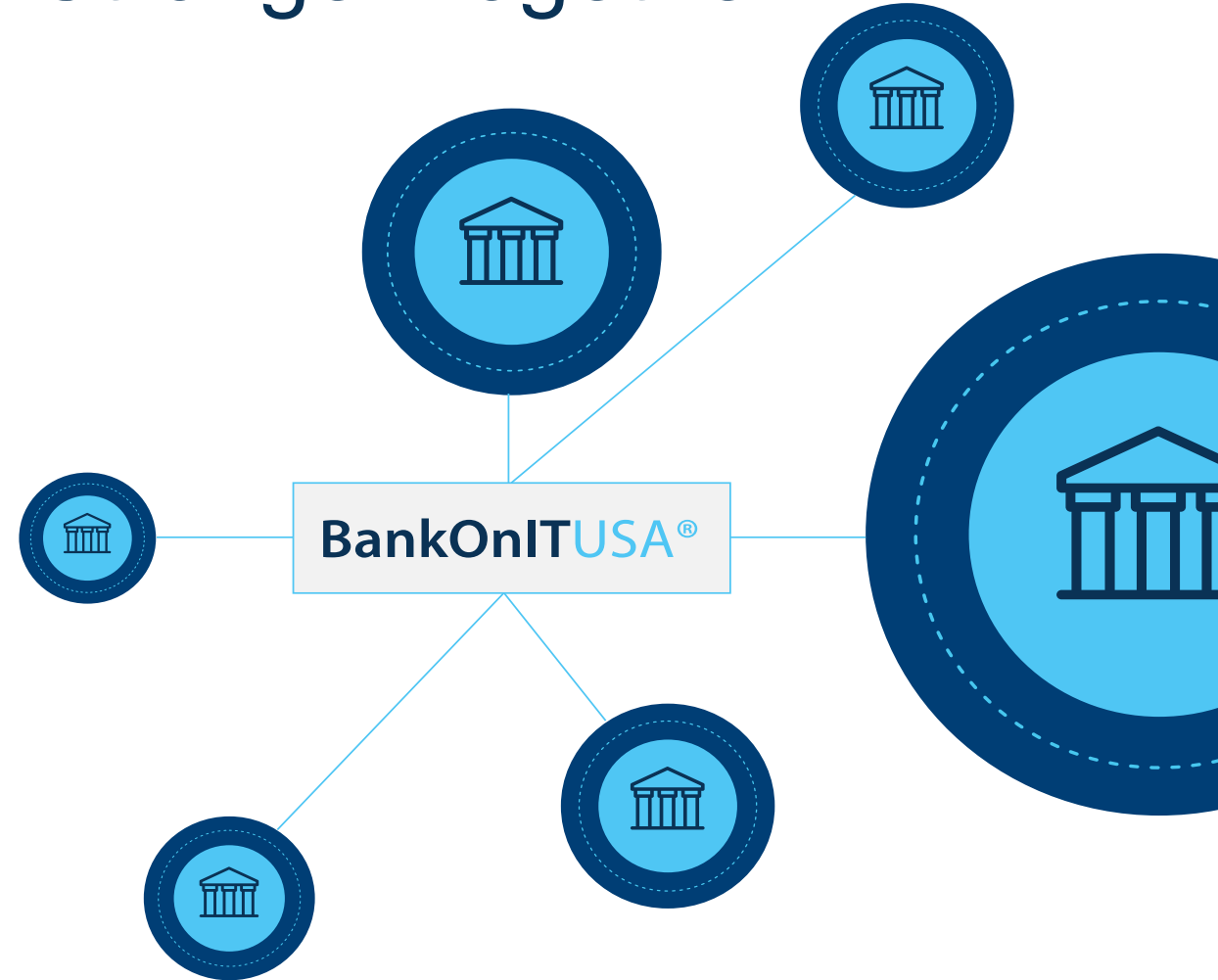
- \$700MM, 100 FTE, Southern Bank – Built an IT program with Employee Experience as the focus of the company. Lenders would have a different setup and needs than Deposits than Execs. Worked with BOIT on the backend so they could focus on the front end.
- \$2.8B, 320 FTE, Northeast Bank – Rebranded the role of IT at the bank and created a Tech BOD Committee. BU's now own product selection and relationship and ROI tied back to Strategic Plan and Company Vision.

“We felt like the move not only gave us a better roadmap to valuable partnerships, but also helped us better integrate new employees, new customers, and position us for our M&A path forward.”

The Power of Community... Stronger Together

As BankOnIT focuses solely on the banking industry, we leverage our expertise and nationwide client network to assess and address emerging challenges before they become problems. This allows us to quickly resolve issues for one client and deploy proactive fortification plans to others.

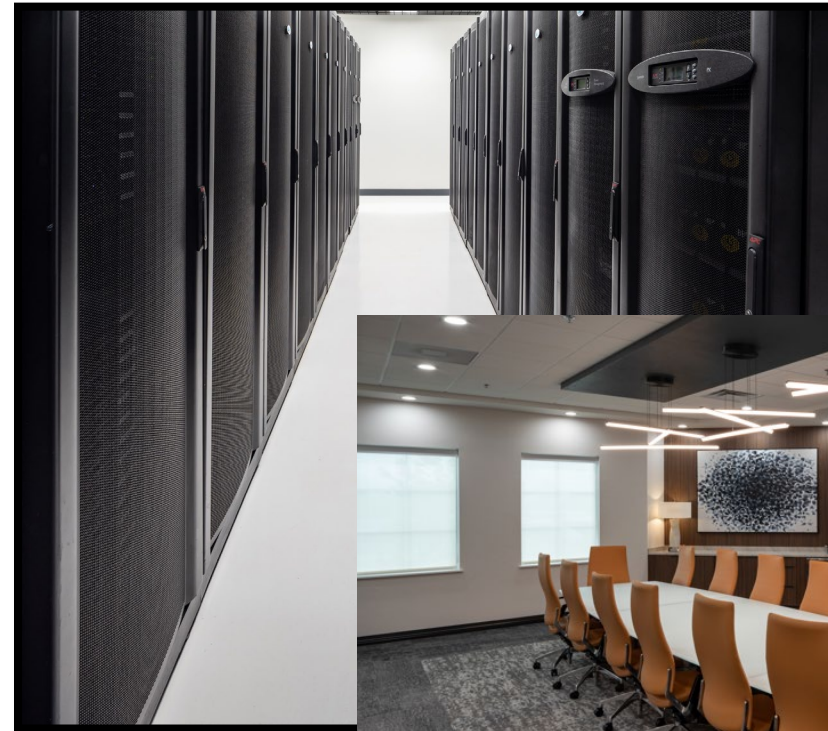
Working together as part of a community, everyone can accomplish more.



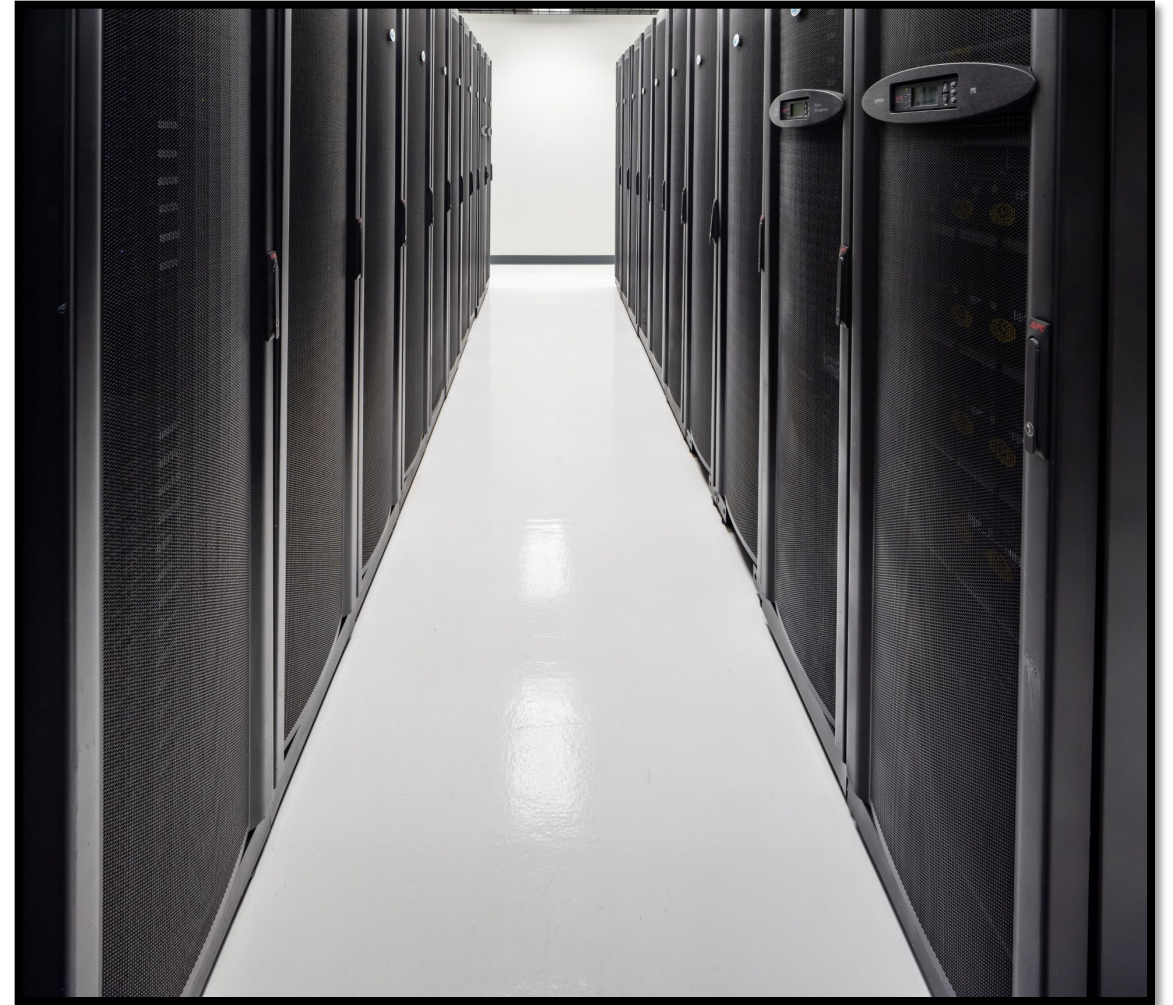
Sit Down with Us and Your Peers

Hundreds of bank CEO's have visited and 100% of them said it was worth their time.

See for yourself why BankOnIT is the nation's most capable, comprehensive, and cost-effective solution for bank technology networks.



BankOnIT's Bankers Private Cloud® Provides Banks IT as a Service





We're Here to Help
Your Bank Win.

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Thank You