



Products & Services Directory

We won't break your bank.
We've got you covered!



South Carolina
Bankers Association



About Our Preferred Vendor Program

As banking continues to undergo dramatic developments, we must look for ways to help our members retain business, offer first rate service, and increase revenue. One mission of the SCBA is to recognize the unique needs of our bankers, and to review and recommend products and services, which could help make community banks more profitable and efficient. Our Preferred Vendors Program consists of carefully selected group of companies offering products and services that South Carolina banks need in order to operate an efficient and profitable bank. Each of our Preferred Vendors provide top-quality service, offer generous benefits and can add value to each institution. SCBA members value and appreciate the level of integrity associated with our Preferred Vendors.

The initial due diligence and the ongoing monitoring done by the SCBA provides comfort to the member banks. The vetting process includes submission of a full RFP application, a thorough review of company financials and an extensive reference check. We expect all of our Preferred Vendors to be high-caliber companies with impeccable references and a solid financial background.

This is an opportunity for you to get the most out of your membership. As a banker, your goal is to better serve your customers and your communities while meeting regulatory obligations. SCBA's Preferred Vendor Program can help you reach that objective.

We are proud to partner with the companies listed in this directory and are so very grateful for their support of the South Carolina Bankers Association and our members.

For more information, please contact:

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BankTalentHQ

Talent Gathers Here!

BankTalentHQ is the premier talent management site for financial industry careers, brought to you by an alliance of state banking associations working together. Whether you are looking for a job with a financial institution, a service provider or a regulator, or you are an employer with a position to fill, BankTalentHQ is here to help you find what you need!

BankTalentHQ allows you to recruit and retain the best talent for your team, simply by posting your jobs on this newly launched national job board. In addition, BankTalentHQ has partnered with TopUSAJobs, which automatically posts to 100+ job boards with a single submission. This expands your reach and draws in more qualified candidates.

MEMBER BENEFITS

- Exclusive to the financial services industry
- Make your jobs easy to find
- Attract qualified applicants
- HR resources
- Engage job seekers
- Develop employees with Career and Sales Coaching

PRIMARY CONTACT INFORMATION

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CBIZ Flex-Pay

Your Payroll and HR Solution!

CBIZ Flex-Pay Payroll Services offers a complete payroll processing and human resources services to employers of all sizes. We specialize in solutions for each client to provide the most viable options for your payroll needs. As your company grows, our system has the compatibility to grow with you. With a proven service model, CBIZ Flex-Pay's dedicated payroll specialists provide clients unlimited training and support with the flexibility to meet their specific needs.

MEMBER BENEFITS

- One point of contact for all your payroll, HR, tax and reporting needs
- Multiple ways to process: phone, fax, e-mail, Web- or PC-based payroll with real-time access to your data, whether payroll, HR data, or reporting. We create a solution designed for you!
- A payroll system with HR Tracking and Support, Complete Management Reports, Employee Self-Serve, Hiring & Onboarding, Payroll Cards and Timekeeping Solutions.
- A full service HRIS Product that includes Applicant Tracking, Benefit Administration, Talent Management, Timekeeping components with configurable Workflows and Electronic Personnel files all in one system.
- Cost effective often 20-50% less than national payroll vendors.
- Custom reports written at no additional charge including 401(k) data and census reports.
- System Tracking of Group Term Life calculations, labor distribution of employees working in multiple departments and benefits updated at the company level.
- Affordable Care Act (ACA) reporting and tracking tools. Dedicated ACA specialist at CBIZ Flex-Pay.
- HRSolutions Service with an expanded handbook builder that assures compliance in all 50 states, Online HR audit checklist to quickly assess HR compliance risks and Unlimited usage of a Live Hotline.

PRIMARY CONTACT INFORMATION

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Centrant Community Capital

Affordable housing finance in the communities you serve!

Centrant Community Capital is a mission-driven lender, leveraging the resources of the banking industry to finance the creation and preservation of quality affordable housing.

Established in 1990, we provide first-lien, permanent financing for apartment communities that are affordable to low- to moderate income households. Our consortium model enables member banks of all sizes to support community reinvestment efforts in their markets in a safe, profitable manner.

With nearly 100 member financial institutions, we are one of the largest consortia of our kind in the nation. To date, we've provided over \$375 million in loans to support the development of over 20,000 units in nearly 400 communities across the Southeast.

MEMBER BENEFITS

- All loans offered for subscription on a voluntary basis – participation is never mandatory
- Select loans that meet your investment, portfolio and CRA goals, at a level that is right for you
- Centrant Community Capital provides on-going support for every loan in our portfolio, including servicing, payment remittance, asset management and annual property inspections
- Exceptional portfolio performance – our loss history to date is less than 0.3% of total loans

PRIMARY CONTACT INFORMATION

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Powered by the
Senior Housing Crime Prevention Foundation

CRA Partners

CRA credit you can feel good about.

Since our inception in 2000, we have helped banks across the country earn CRA credit for ensuring safe senior living environments through our turnkey crime prevention program, Senior Crimestoppers. Funded exclusively by the banking industry and endorsed by the ICBA and bankers associations in 43 states, Senior Crimestoppers protects low-to moderate-income seniors living in senior housing facilities, HUD communities and state veterans homes from theft, abuse and neglect.

Unlike some CRA opportunities, our 225 bank partners see the impact of their funds firsthand. We provide flexible funding options so banks can get involved through a community development loan, community development investment or a grant – it all depends on your bank’s CRA needs.

MEMBER BENEFITS

- CRA-qualified loan, investment and service test credit
- 100% turnkey solution, no administrative burden
- Flexible, low-risk funding options
- Detailed LMI documentation for CRA exam

PRIMARY CONTACT INFORMATION

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DDI Technology

Premier Service. Premier Solution. Premier Support.

DDI Technology is an industry leading developer of electronic lien and titling interfaces for financial institutions nationwide. Our Premier Title Solution enables your Loan Operations team to streamline processes, improve reporting and manage exceptions within a simple, user-friendly application. Additional system features include tracking and auditing reports, extensive workflow and communication channels, user level customization and loan platform integration. DDI Technology can assist your institution in all 50 states from title application to lien release while providing exceptional customer service.

MEMBER BENEFITS

- Complete consolidation of titling and registration services
- Multiple integration and automation options to include uploads and bulk releases
- Improved exception handling via auto-perfect process to minimize staff involvement
- Complete customization and flexibility to meet your title process needs
- Easy-to-use, yet feature rich application
- State library provides built-in forms and state specific information

PRIMARY CONTACT INFORMATION

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EVERFI

Financial Capability for your Entire Community

EVERFI is a financial education technology company used by more than 800 financial institutions across the country to strengthen their education solutions. These programs are private-labeled, interactive, and measurable to impact learners at scale. EVERFI powers a network of 16+ million learners to increase the financial capability of entire communities including students, customers, employees and business partners.

MEMBER BENEFITS

- Online interactive financial education for employees, customers, students and community.
- Financial Education Live workshop materials (facilitator guide, participator guide, powerpoint presentations)
- Marketing library consisting of social media posts, email templates, toolkits and blog posts
- Content Marketing
- Small Business Education

PRIMARY CONTACT INFORMATION

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Equias Alliance, an NFP Company

BOLI and Benefit Advisors

Equias Alliance provides implementation and administrative consulting services for non-qualified executive/director benefit programs and bank-owned life insurance (BOLI) to over 1,200 banking organizations across the United States. Equias Alliance is a Preferred Vendor of SCBA and also has the exclusive endorsement of the ABA through its subsidiary, the Corporation for American Banking. In his 25+ years in this business, Managing Consultant Glenn Blackwood has worked with over 150 banking organizations in the southeast. Together with his colleague Joe Schaefer, the Equias Alliance team provides value via a consultative approach, extensive market knowledge and familiarity with banking professionals in the legal, accounting and regulatory arenas.

We invite you to evaluate Equias Alliance as a potential source for your strategic benefit and BOLI solutions. Equias Alliance offers a comprehensive range of executive benefit consulting services as well as strategic financing and investments solutions to offset benefit liabilities:

- Bank-Owned Life Insurance (BOLI)
- Design of Nonqualified Benefit Plans
- Administration of BOLI and Nonqualified Benefit Plans
- Review of Existing BOLI and Nonqualified Benefit Plans

PRIMARY CONTACT INFORMATION

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Harland Clarke

Our Business is Growing Your Business

Harland Clarke is a leading provider of quality payment solutions, multi-channel marketing campaigns, and secure data-driven lead generation and critical communications. In addition, Harland Clarke provides promotional products, call centers, and governance, risk and compliance (GRC) solutions.

The company delivers operational excellence and intelligent solutions to more than 50 million consumers and 5 million small and medium sized businesses per year through its relationships with 8,500+ of the nation's leading financial institutions, large retailers, affiliate marketing companies and accounting software providers.

Our Performance Excellence business model serves as the foundation for all we do. Based on the Baldrige Criteria for Performance Excellence, this approach helps us deliver ever-improving value to our clients, customers, employees, and other stakeholders, contributing to organizational sustainability and personal success.

MEMBER BENEFITS

- Be very customer-focused
- Adapt rapidly to change
- Focus on the vital few initiatives that will have the greatest positive impact
- Make fact-based decisions
- Develop and engage employees to deliver our plans
- Continuously improve our processes and performance
- Create a perpetual drive for sustainable growth

PRIMARY CONTACT INFORMATION

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KeenanSuggs/HUB International

Insurance • Risk Services • Employee Benefits

HUB International, Inc. is a leading global insurance brokerage headquartered in Chicago, IL. Listed as the 7th largest insurance brokerage in the world, HUB offers a broad array of property and casualty, employee benefits, personal lines, investment and risk management products and services, HUB also brings unmatched global capabilities to clients contemplating business across the globe or who are already doing business outside the U.S. Our teams work in partnership with clients to leverage our firm's expertise and resources.

MEMBER BENEFITS

HUB delivers global resources to help you run your business more effectively. Our Regional HUB operating structure enables us to focus on local service and respond quickly to changing market conditions.

- Local insurance professionals supported delivering global resources.
- Preferred broker with all national as well as key regional insurance companies.
- Premium volume provides negotiating leverage with insurance companies.
- International risk management consulting and insurance brokerage services.

PRIMARY CONTACT INFORMATION

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Office Depot

Taking Care of Business

Office and banking supplies, print/copy services, furniture, promotional products and more!

MEMBER BENEFITS

- Discounts up to 80% off Manufacturers Suggested List Price on a core list of 840+ frequently ordered products featuring many high use commodity items.
- Your own customized list of up to an additional 75 items using the same steeply discounted pricing matrix as the core list.
- For miscellaneous items outside the core and custom-tailored list you can choose any other product in the Business Services Division full line catalog at 10% off retail published prices (excludes technology products).
- Free, next-day delivery on orders over \$50, depending on your location.

PRIMARY CONTACT INFORMATION

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Promontory Interfinancial Network, LLC

With a network comprised of thousands of financial institutions nationwide, Promontory Interfinancial Network offers unique services that bring banks and other institutions together in a way that allows each to benefit from The Power of ManySM. Promontory Network members use its services—Insured Cash Sweep, or ICS; CDARS; Promnet Repo; IND; Yankee Sweep; Bank Assetpoint; and Residential Mortgage Network—to manage their balance sheets more profitably.

MEMBER BENEFITS

- Build multi-million-dollar relationships
- Replace higher-cost funding and/or reduce collateralization
- Manage liquidity
- Purchase funding
- Find opportunities to buy and sell loan assets

Limits, other terms, and conditions apply. Insured Cash Sweep, ICS, CDARS, IND, Bank Assetpoint, and Yankee Sweep are registered service marks, and Residential Mortgage Network, and The Power of Many are service marks, of Promontory Interfinancial Network, LLC. The Promnet Repo service is provided by Assetpoint Financial, LLC, a wholly owned subsidiary of Promontory Interfinancial Network, LLC, and a member of FINRA and SIPC.

PRIMARY CONTACT INFORMATION

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SBS CyberSecurity

Consulting - Network Security - IT Audit - Education

SBS CyberSecurity, LLC (SBS) is a premier cybersecurity consulting and audit firm. Since 2004, SBS has been dedicated to assisting organizations with the implementation of valuable risk management programs and to mitigating cybersecurity risks. The company has provided cybersecurity solutions to over 1,300 organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to over \$20 billion. SBS delivers unique, turnkey solutions tailored to each client's needs, including risk management solutions, auditing, and education. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

MEMBER BENEFITS

- TRACTM is SBS' integrated cybersecurity risk management software. It simplifies the risk management process and allows the user to make more informed security decisions
- SBS' risk-based IT audit is tailored to the size and complexity of each organization, providing a personalized experience from start to finish. An SBS audit is security-focused and goes beyond simply checking boxes on a list, reviewing your ISP for both compliance and adequacy.
- SBS network security services include IT audit, penetration testing, vulnerability assessment, social engineering, cybersecurity audit, and more. After testing is complete, a cybersecurity consultant is available to provide guidance.
- SBS' experienced consultants assist our clients in building and maintaining a valuable, comprehensive, and repeatable information security program (ISP). Consulting services consist of digital forensics, security awareness training, incident response planning, vendor management services, and a unique Cybersecurity Partnership.
- SBS is a leading provider of cybersecurity education in the financial industry. We have created a unique series of role-based cybersecurity certifications that provide industry-specific information security awareness and risk management skills to employees that will create confidence with examiners and auditors.

PRIMARY CONTACT INFORMATION

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South Carolina Student Loan

Helping Students Achieve Dreams Through a College Education

South Carolina Student Loan (SCSL) is the only statewide, non-profit education lender, dedicated to making higher education possible for students needing extra financial help to go to college. For those who have finished their education, SC Student Loan also offers graduates in the workforce a loan to refinance their student debt into one loan. We provide programs of financial assistance to enable eligible students and parents to pursue and obtain their educational goals. We will administer these programs with a high degree of professionalism, fiscal integrity, administrative accountability and excellent service. We aim to enhance the relationship you have with your customer and increase loyalty to your bank.

MEMBER BENEFITS

- Strengthened partnership between the bank and customer
- Over 40 years helping students attend college
- No origination or application fees
- Flexible repayment options
- Fixed rates
- Online loan applications
- Online resource for college funding options
- Uncompromised service

PRIMARY CONTACT INFORMATION

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S&P Global

Market Intelligence

S&P Global Market Intelligence

At S&P Global Market Intelligence, we integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuation and assess credit risk. For community banks, we offer solutions to help bankers evaluate market opportunities, manage risk and maximize performance.

S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), which provides essential intelligence for individuals, companies and governments to make decisions with confidence.

MEMBER BENEFITS

- Less time spent on board and regulatory reporting for greater focus on revenue
- Daily views into overall performance and operations of your bank vs. budget
- Loan and deposit cash flow analysis for improved balance sheet management
- Improved credit administration with faster identification of high-risk loans
- Smarter personnel management to improve efficiency
- Targeted customer profiles for greater, successful cross-sells
- More effective marketing campaigns to grow business and reduce redundant expenses

PRIMARY CONTACT INFORMATION

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Thumbprint Signature Program

Are bad checks making a dent in your profit margin? Check fraud costs financial institutions and their customers millions of dollars each year. The Thumbprint Signature Program can help your financial institution fight check fraud without inconveniencing your customers. The Thumbprint Signature Program was created by the Texas Bankers Association to provide a simple, effective and inexpensive method for preventing and deterring check fraud. The deterrent aspect of the program is its strongest advantage. Persons wanting to cash a check are asked to place an impression of their thumbprint on the face of the check using a small “inkless” touch pad which leaves no stain or residue on users or clothing. The procedure is quick, simple and clean. Criminals seeking to commit check fraud are unlikely to put their thumbprints on bogus checks. Those who are foolish enough to cooperate leave a positive ID that can be turned over to law enforcement to be used in cases where fraud is suspected. In many cases, law enforcement will not pursue a check fraud case unless they have this ID.

MEMBER BENEFITS

- The Thumbprint touch pad is a small inkless fingerprinting device that leaves no residue on the finger or clothing.
- All Thumbprint materials are available at a nominal charge through SBAL, including touch pads, window and door decals, teller tent cards and statement stuffers.
- Many of your merchant customers may also benefit from the Thumbprint program, including a wide variety of businesses, such as casinos, grocery stores, convenient stores and many more.

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Travelers Insurance

Connect with Travelers and get the protection you need.

Travelers has been insuring banks for more than a century. Offering a wide range of customized insurance protection, Travelers SelectOne+® for Financial Institutions is designed to respond to the most recent trends in banking. This flexible product line provides a robust portfolio of insurance options, including:

- Directors & Officers
- Cyber Risk
- Banker Professional
- Financial Institution Bond
- Employment Practices
- Fiduciary
- Kidnap & Ransom
- ID fraud Expense Reimbursement
- Property & Casualty
- Surety Bonds

Travelers has grown with the times to become more than just an insurance carrier for your community bank. We're a stable partner you can trust in uncertain times.

MEMBER BENEFITS

- Local and Dedicated Financial Institutions Specialty Underwriting
- Financial Institution Specialty Claim Expertise
- Dedicated Financial Institutions P&C Underwriting
- Local Property and Casualty Claim Teams
- Risk Management Services
- Financial Strength and Stability
- Committed to Serving the needs of Banks and Diversified Financial Institutions

PRIMARY CONTACT INFORMATION

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GOALS OF PREFERRED VENDORS

To save your bank time by bringing a product or service to the table immediately.

To save your bank money, as Preferred Vendors offer discounted member pricing.

To save your bank's resources, as Preferred Vendors can often serve as an extension of your staff.

To produce revenue for your bank by offering expertise, convenience and efficiencies.



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