The Community Bankers Association of Alabama

BENEFITS OF CBAA MEMBERSHIP

CLEAR AND FOCUSED REPRESENTATION. *CBAA understands community banking. In fact, our staff has more than 88 years of combined experience as community bankers and is dedicated and focused on meeting our members' needs and to furthering the success of community banking in Alabama. CBAA represents almost 130 community banks with combined assets exceeding $20.7 billion, employing more than 5,500 individuals in nearly 600 locations across the state.*

LEGISLATIVE ADVOCATE. CBAA exclusively represents community banks on both the state and federal level and continues to build and strengthen relationships with our elected officials. CBAA is a natural grassroots organization and, through our collective work benefiting community banking, we are poised to continue our progress in the governmental affairs area. CBAA meets regularly with those officials to insure that we remain on top of issues impacting your bank. CBAA is represented in Montgomery by Clark Richardson, a thirty-year, conservative, pro-business lobbyist with experience in all aspects of governmental relations. CBAA also hosts an annual federal lobbying trip to Washington, DC which gives community bankers a chance to discuss important issues with our federal legislative delegation.

ANNUAL CONVENTION. Each spring, CBAA hosts an annual convention packed with educational and professional development opportunities as well as time for networking. This year's 21st Annual Convention & Trade Show, scheduled to be held April 29 - May 2, 2007 at the Grand Floridian Resort & Spa in Orlando is no exception.

ANNUAL CEO, EXECUTIVE MANAGEMENT & DIRECTORS CONFERENCE AND FDIC DIRECTOR'S COLLEGE. CBAA works with the FDIC to provide high-quality training for community bank senior management and directors. Our recently Completed 2006 conference, held at the Renaissance Ross Bridge Golf Resort & Spa in Birmingham, represented the largest gathering of community banks in our association's history. Over 62 banks, representing nearly 430 people came together to be a part of this important event.

PROFESSIONAL DEVELOPMENT. The association hosts a number of seminars throughout the year designed specifically for community bankers. We offer both live and telephone seminars. In fact, this year almost 100 professional development opportunities will be offered in areas ranging from strategic considerations for senior management to commercial and consumer lending, cross-selling, IRAs, and basic banking.

CBAA SERVICES, INC. Through this for-profit subsidiary, CBAA members can take advantage of special member pricing and/or other benefits on bank specific products and services. The Endorsed Service Providers (ESPs) have undergone a very intense due diligence process, which included comparison to other providers, presenting to an ad hoc committee comprised of member bankers, leveraging the collective purchasing power of the membership to negotiate value added packages of benefits and final endorsement by the CBAA Services Board.

This process ensures the highest quality products and services will be provided to member banks. These endorsements earn marketing fees that provide funding for its parent to achieve the furtherance of its mission. The benefits available from these endorsed relationships are available only to CBAA member banks. Our current ESPs include:

- **ATM/POS Debit Network -** Pulse
- **Check Card Processing -** Shazam
- **Check Printing Services -** Harland Company
- **Custom Printing & Office Products -** AccuSource Solutions
- **Executive Compensation Benefits & BOLI -** Clark Consulting
- **Internet Banking -** FundsXpress Financial Network, Inc.
- **Marketing Services -** The Eversole Group, LLC
- **Network Security -** Perimeter Internetworking
- **Overdraft Privilege Program -** John M. Floyd and Associates
- **Profit Enhancement Consulting Services -** Operating Margin Management

For more information about the companies listed above, please contact Scott Miller, president of CBAA Services, Inc. at (800) 239-7338.

COMPLIANCE UPDATES. The Banking on Compliance Program provides ongoing training and support to members and includes quarterly compliance seminars, a quarterly compliance update and a hotline for compliance questions.

COMPENSATION SURVEY. CBAA conducts an annual compensation survey for community banks in Alabama. Results are provided on some 90 positions as well as the latest statistics on employee benefits and director compensation. The results of this annual survey are FREE to all participating banks.

LEADERSHIP COMMUNITY BANKERS. Our Leadership Community Bankers division hosts an annual legislative day in conjunction with local high schools to introduce younger bankers and students to Alabama's legislative process. LCB also offers its *Bookworm Club* that benefits participating third-grade students across the state. Each June, LCB holds its annual meeting where younger bankers the opportunity to participate in professional development activities and networking. At their most recent conference, held in June, record crowds were present for this important event. LCB continues to grow through the development of recent Leadership Luncheons allowing additional networking opportunities and career development.

SPECIAL EVENTS. The association hosts a number of events throughout the year designed to bring community bankers together. Our members consistently rank our CEO and executive management conference, the holiday open house and annual golf tournament among their favorite events.

COMMUNITY BANKING SCHOOL.
Introduced in 1994, the Community Banking School at Samford University is considered among the best in the south. Using the case method of interactive instruction along with computerized bank simulation, CBS provides community bankers the very latest information on community bank management in a professional and challenging environment.

FREE SUBSCRIPTIONS TO COMPREHENSIVE PUBLICATIONS

Banking Traditions — a quarterly magazine published by CBAA, dedicated to keeping you abreast of issues affecting community bankers across Alabama.

Capitol Notes — a hot-topic summary of legislative and regulatory concerns published by CBAA on an ongoing, as-needed basis.

Capitol Notes in Session — a weekly bulletin sent during the state legislative session which gives members a first-hand look at issues affecting the community banking industry.

Washington Regulatory Review — a monthly electronic newsletter which recaps important decisions and recommendations from national regulators.

NEW ENHANCED WEBSITE. CBAA launched a new interactive website in October 2006. This website will allow easy accessibility by our members of vital information to make their companies more successful. We added a real time online membership directory and members only areas for event registration, membership searches, forums and file sharing.

SUMMARY. CBAA is a respected and experienced advocate for the industry represented by a strong, experienced and respected staff and governed by successful community bankers from across Alabama. Through its strong membership penetration and effective member outreach, the association continues to provide exclusive representation to Alabama's community banks.