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UMS Banking℠
Payment Processing Services

Agent Bank Quarterly

UMS Banking On-Line Sales & Portfolio Management Tool

As a timely follow-up to our last newsletter article *"Bankcard the most overlooked income source in the bank"*, we have made it much easier to manage and expand your bankcard program. The days of manually filling out merchant referral forms, faxing them to UMS and then manually tracking these referrals are over. We have archived the buggy and put the horse to pasture.

Joyce Gaines, UMS Banking's CEO and veteran bank board member designed this tool. And, she did a fabulous job! With over a year in development, this custom-made On-Line Sales and Portfolio Management tool was created with you, the banker, in mind.

Its keystones are simplicity and ease-of-use, giving you the power to manage your bankcard program, rapidly and efficiently.

Key Features include the ability to:

- Enter and view all new referrals for your bank, your branches or your Branch Officers.
- See the snapshot of the pipeline of leads for your whole bank or any portion of it at your choice.
- Update leads, enter notes, and add tasks for your UMS Account Manager.
- Check to see if your Account Manager has completed the tasks set.
- Check the status of any lead and view notes pertaining to that lead, (like when contact was attempted).
- Fill out and submit applications or verify data entered on submitted applications.
- Analyze your branch and Branch Officers performance, pipeline, and portfolio history.
- See the status of your referral applications as they move through the approval line to installation.
- Build custom reports and view as you need them.

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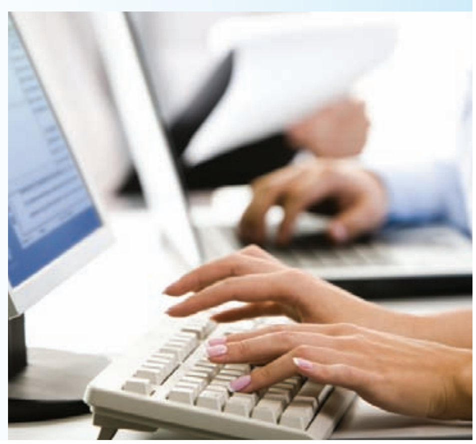
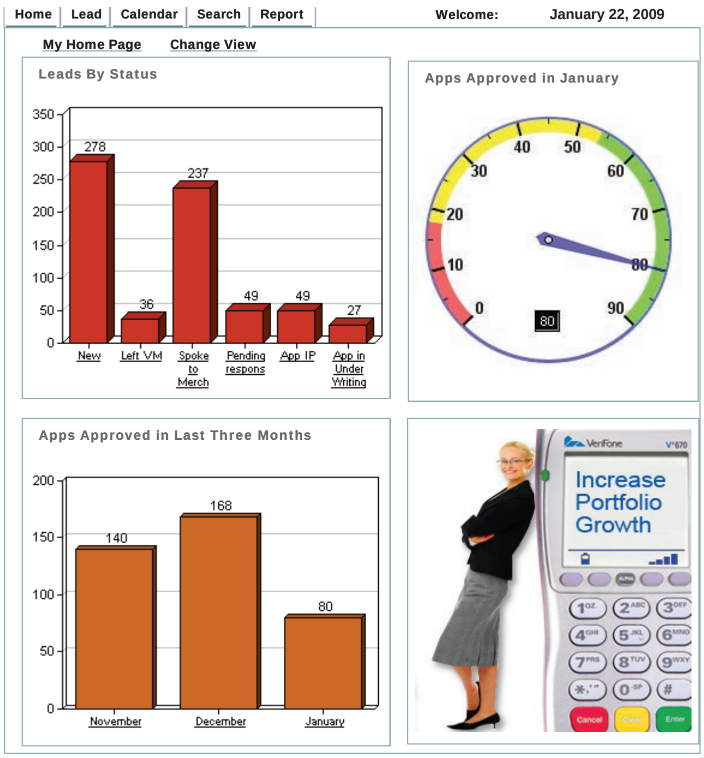


UMS Banking On-Line Sales & Portfolio Management Tool continued...



- Save and rerun any custom reports you use on a regular basis.
- Access your portal from anywhere that you have Internet Explorer.

After 3 month of beta testing we are confident you will love this tool. A number of users are up and running on their portal and we are delighted to report some very positive feed back!

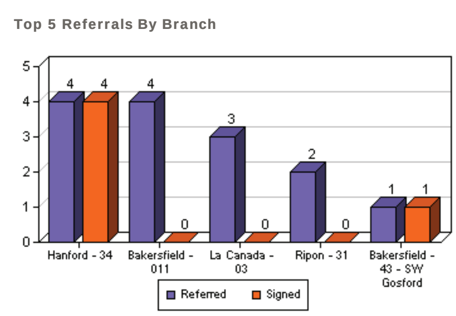
One user found that the communication between the bank and their UMS Account Manager was greatly improved. The bank could see the results of their referrals immediately thus eliminating follow-up calls, waiting for a return call, or some other type of communication from their Account Manager on the status of the referrals. Also, their Account Manager was able to move more quickly to handle the referrals.

As the Account Managers work the referrals, they input notes in CRM and are able to get on to the next one. Thus our Account Managers can service their banks more quickly and the banks can instantly see the result of that service.

We have had very positive feed back on the dash board. Cope systems of tracking the referrals are no longer needed as you can see your bank's production at a glance. You can see which of the bank's branches are producing the highest number of referrals. NOTE: As you or your Account Manager work in the portal the changes made automatically change on the dashboard in real time. This up-to-the minute information enables you to more effectively strategize with your branches on your bankcard program and consequently you are able to increase the overall portfolio production for the year.

A particularly beneficial portal feature is its reporting capability. Due to the foresight of our CEO, the reporting feature was designed specifically to be a mini Report Writer. She knew what you needed to see in order to build and expand your portfolio and also that you have distinct needs within your banks to provide certain information to certain levels of management. Consequently you can design, build and deliver reports you want to see on a regular basis. All reports are exportable to Excel, where they can be further sorted/manipulated and printed. This custom report feature is a key piece in your bag of tools for expanding your bankcard portfolio.

You will be very pleased with the security and flexibility you have for setting up your bank's command channel within the portal. It is completely secure, as it is housed behind a firewall, has in place SSL protocols, and is password protected at every level. It is virtually your portal.



To top it off, we have gone to extra measures to give you a richer user experience from the get-go of your starting to use the portal by loading all referral data since the beginning of 2008. You can start data analysis immediately.

We have set up an in-house team of portal instructors and an easy to use step by step training manual. As the system is designed to be user friendly, the entire training doesn't take more than an hour. The training can be done via a webinar or in-person should you prefer that arrangement.

For banks not already trained we are prepared to deliver the initial training, field any questions you have as you get up and running and we will handle any future training for your branches and new staff.

Happy Portaling! ▪

The UMS Cash Management Team

Pushing your bank's portfolio stats straight up and vertical, literally!

When UMS Banking developed this team at the end of 2008, it was with the purpose of giving our banking partners another means of expanding their merchant portfolios. Our in house cash management team, fondly known around the office as the National Business Development Group, is focused on handling high volume accounts, accounts that process in excess of $2,500,000 in credit card volume a year or roughly $250,000 per month.

This team of 4 Account Managers, 1 Group Administrator, and a Group Senior Technician has over 75 years of combined industry experience.

1ST QUARTER RESULTS

$27 Million in New Bankcard Volume!

Our goal is to immediately begin growing the portfolio sizes of our partnered banks through this focus on major account development. With our first quarter of the year now under our belt, we are proud to say, the concept is a success. 27 million in new band card volume added!

Our first point of focus was using what you already have as the kick-off point. Through strategically data mining with three of our bank partners during the program test phase, we identified existing clients who were with other vendors on credit card processing.

As a team effort we were able to bring these clients into the bank's portfolio, better the program for the merchant (making the bank relationship manager and the bank look good), as well as help the bank to actually begin making further, non-interest fee income from the client relationship.

Bankcard revenue is similar to loan revenue in that the fee income is calculated in basis points. Income to our banking partners who took advantage of the NBDG found that with the larger relationships the fee income jumped significantly, due to the volume being processed. Even though the spreads were often significantly lower than a smaller client, the monthly income to the bank increased significantly with the addition of just a few of these high volume accounts.

Portfolio processing volumes which had been stagnating at $500,000 and under a million dollars monthly, suddenly jumped to $4 and $5 million dollar per month and of course the income went up accordingly.

If you are interested in setting up an appointment with a National Business Development Group member call Barby at (800) 324-8323 ext. 159. This is a free service provided to our banking partners.

1st Quarter 2009 Top 3 Referring Partners

- Provident Bank
- First California Bank
- Central Valley Community Bank

Each of these Banks won catered lunches & referring staff won incentives & bonuses!

Due to popular demand the game has been extended till June 30, 2009.

Bobbi's Corner

Hello,

What a great 1st Quarter this has been.
Lots of activity and expansion happening!

A number of our Agent Banks have now been trained on the new On-Line Sales Portal and are having successes in using this new tool. I look forward to getting everyone trained and on to this by the end of the 2nd Quarter. To that end I will be calling you soon to set up an appointment for our webinar class. If you have a preferred date in mind, please do not hesitate to call and let me know.

To further enable you to view and monitor your portfolio growth directly, I am sending you a spreadsheet showing the growth over this last year. I am confident that if we put our heads together we can work out doubling or even tripling the growth in 2009.

Bobbi Wood

VP Client Development & Management

CRM Portal Trainining

KEY SERVICE PERSONNEL

Senior Bank Contacts (800) 324-8323

- EVP National Business Development
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  Escalation point for any bank senior management issues.
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  Available to assist bank senior management with any questions & issues.
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  Steve Demogines
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- VP Merchant Sales
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