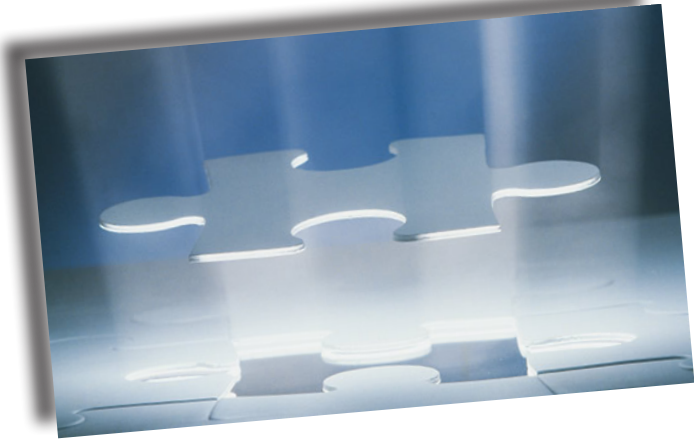


Building a Competitive EDGE



EDGE Services has a singular focus - providing experienced IT and business knowledge consultants to address project and staffing needs of the top 150 banks, credit unions and finance companies.

We are an information technology project services company serving banks, credit unions and finance companies since 1993. We deliver expertise in the areas of:

- Core Deposit/Loan/Leasing systems
- Branch Automation/CRM areas
- Credit Origination
- Electronic Banking/Online Banking/ACH/ATM/VRU
- Cash Management
- Collections/Charge-offs
- Item Processing
- Image Processing
- Credit Card Processing

On the backside of this document there is a summary of some of the value-add work we have completed for clients.

To learn more about how EDGE can add value to your organization, please visit our website at

www.edgeservices.com

or contact your Client Relations representative.

Who is EDGE Services?

We are a technology project services company, lending our experienced banking subject matter experts to your staffing needs.

How is EDGE different?

From top management to sales and recruiting, EDGE is built from a complement of former IT bankers – managers, analysts and technical resources.

Because of our extensive background in banking, we understand what our clients need and how to build lasting, productive relationships. This foundation allows us to create and maintain relationships with many of the industry's top banking analysts, technical resources, and project managers. Many of our consultants have been with EDGE since the mid-1990s, have an average of 15+ years of banking experience, and 5-7 years working within their specialty.

What does this mean to you?

We understand the issues you face everyday, as we have been on your side of the desk.

With our background and focus, we understand banking systems, interfaces, and the funding and reporting processes that bank managers work with for each and every project.

We have the advantage of knowing banking systems and also seeing how many other banks have addressed business requirements related to new products, new functionality, regulatory policy, privacy, or any number of changes needed to remain competitive.

EDGE's Work with Major Banks and Financial Institutions

Mergers & Acquisitions:

- Delivered multiple M&A/integrations on a fixed-price, **16-week conversion timeline** for a mid-size bank. The projects utilized from 14 to 25 resources who were **deployed on-site within 2-weeks of notification**. Converted customer data included integrated Fidelity deposit and loans, in-house CIS, Safe Box Accounting, debit/credit cards, marketing mailings, and general ledger.
- Analyzed conversion time-line over an eight week period for a large bank and documented streamlined processes, resulting in capability to complete a **data conversion of an acquired bank in 90 days**.
- **Provided 15 PM's and BA's** on two separate bank conversions for a mid-size bank, staffing much of the core processing application needs on the projects. Both conversions were completed on time and within budget and were regarded by the bank as highly successful.
- **Provided 12 PM/BA/programming resources** to a mid-size Ohio bank for **Hogan, AFS and FDR application** conversion work. The conversion project was highly successful, coming in within budget and on time.

Packaged Software Projects:

- **Turn-key upgrade on a fixed-price, 17-week timeline** for Checkfree PEP+ and Safe Box Accounting (SBA) systems for large credit union using 1 BA and 2 technicians. Project delivered on-time and on-budget.
- Provided PM and BA expertise to a regional bank supporting a revenue enhancement project, which resulted in **more than 1.5 million dollars per month increase in fee income**.
- Completed initial implementation, conversion and integration of DDA, Mortgage, General Ledger and Customer Services systems. Application software was Fidelity IMPACS (IM), Real Estate (RE), Financial Management System (FMS) and Customer Service (CS).

Compliance:

- Supplied 23 resources to complete successful data scrub to mask customer identification information on test data files for Gramm-Leach-Bliley Act compliance.

Building Relationships

EDGE builds long-term relationships with each of our clients, finding solutions that fit the changing needs of each bank, credit union and finance company.

Our clients come back to EDGE for resources, project after project. For example, EDGE has completed repeated projects for these two banks:

Mid-Size Bank -

- Checkfree Safe Box Accounting (SBA) needs analysis and implementation.
- Initial implementation, analysis and conversion of Oracle General Ledger, Accounts Payable and Fixed Assets software.
- Key subject matter experts on complete Fidelity core banking implementation – customer information system (RM), deposits (IM, ST) and consumer lending (ALS).

Large Bank -

- Provided key subject matter experts to assist in the design and implementation of a repeatable testing process using the Mercury tool set.
- Revenue enhancement project management and business analyst assistance.
- Documented deposit conversion process and flow for multiple systems, resulting in **consistency from acquisition to acquisition** and a **significantly enhanced customer first impression**.
- **Provided 36 PM's and BA's** on both the IT and business side for a major integration. Expertise provided impacted all aspects of merger including, deposit and lending software, internet banking (customer and payee), ATM, ACH, front-end origination systems for deposit and loans, and cash management.