Crafton Tull (Associate Member)

Crafton Tull is a professional design and engineering firm with more than 200 employees and multiple locations throughout Arkansas and Oklahoma. Crafton Tull has experience serving individual banks through site development for construction of new branches. We also offer due diligence services for land purchase and development projects including Phase 1 environmental site assessments, records search with risk assessments, and transaction screen assessments. Our areas of expertise include environmental, infrastructure, transportation, architecture, land planning, and land surveying.

References

Greg Stanfill, Director of Community Banks, Arvest Bank

Greg said that Arvest has been doing business with Crafton Tull for at least 10 years and he would, without hesitation, recommend them to Arkansas banks. Arvest has been very pleased with their services and says their customer service is excellent. Greg also points out that Crafton Tull is a highly regarded company with a good reputation in Northwest Arkansas and around the state.

Landon Taylor, Bank President, First Western

Landon reported that Crafton Tull is a client of First Western Bank and they have also worked together on engineering and surveying projects dating back to 1991. He says that they are a great corporate citizen within the communities they exist and that they have a very professional and competent staff that represents them well. Landon also said that Matt Crafton of Crafton Tull is a current Bank Board member and Director and Jim Tull is a subsidiary Board member of First Western Bank.

Culture Docs (Associate Gold Member)

Culture Docs is a consulting firm that focuses on practicality to define goals in concrete terms and execute actionable, results-oriented coaching skills and techniques. Their goal is to boost employee morale and retention, develop an "ownership" mentality, and, ultimately, improve their client's bottom lines.

References

Greg Pawley, President/CEO, The Cecilian Bank

"We are currently not doing business with Culture Docs but it is not because we would not utilize Jeff Peden anymore.....it is because he trained us so well that we have not needed his services. We contracted with him to help us put in a better system of communication in our bank from top down. We also wanted a clearer path for communicating the bank's strategic plan bank wide. At the same time we were developing middle management's leadership skills. We called this project Leadership Alignment. Jeff was intimately involved in the process for over a year. We have had him back on a few occasions for bank wide presentations with all of our employees about leadership and about incredible customer service. He excels in these areas. We are a big fan of Jeff's and would encourage you to work with him."

Ray Springsteen, CEO, Abound Credit Union

Ray reported that Abound Credit Union (CU) has been working with Culture Docs for the last two years and that they chose to work with Culture Docs to assist them in leadership team culture and in developing core values for their organization. The culture at Abound CU has been enhanced dramatically by Culture Docs in that it has helped their sales growth, they have implemented

ICI Consulting (Associate Gold Member)

ICI Consulting is a bank consulting firm that supports financial institutions by providing core processing assessments, gap analyses, vendor evaluations, contract negation and conversion services.

References

Jarrod Yarnell, CEO, The First National Bank at Paris (First Paris)

Jarrod said that First Paris and ICI Consulting have been working together since August 2020. ICI has provided First Paris with consulting services on how their organization uses technology to serve customers and grow business. ICI provided them with a comprehensive and insightful assessment of their operations and technology needs. Jarrod says ICI's customer service is excellent and quick to respond. He would recommend them to Arkansas banks.

Adam Hedman, SVP, Signature Bank

Adam provided an extensive verbal reference. Signature Bank is currently doing business with ICI Consulting and Adam has been very pleased with the relationship. He had one point of note that he had to do some significant negotiating on the fee terms for ICI because it seemed, at the time, they only had one fee structure. He would recommend ICI Consulting to Arkansas banks provided the banks pay the same attention so that they do not end up losing money out of the program, even if the firm is able to save them money in other contractual negotiations.

Kroll (Associate Gold Member)

Kroll Bond Rating Agency, LLC and its affiliates (KBRA) is a global full-service rating agency with a mission to set a standard of excellence and integrity. Established in 2010, KBRA remains dedicated to the restoration of trust in credit ratings by creating new standards for assessing risk and by offering timely and transparent ratings. KBRA provides market participants with an alternative solution by delivering indepth research across various sectors within the United States and European markets. We strive to provide the investment community with the products and tools needed to make informed investment decisions.

References

Tim Hicks, Chief Credit & Admin Officer, Bank OZK

Tim said that Bank OZK has been doing business with Kroll since 2016 and that Kroll provides them with bond rating services. He says their customer service is very good and that they have had no issues. Tim is satisfied with Kroll's services and would recommend them to Arkansas banks.

Robert Young, CFO, WesBanco, Inc.

Robert said that WesBanco has been doing business with Kroll for almost a year and that their customer services is very good. "They pivoted from providing us a rating on sub debt under an agreement signed last May to a preferred rating two months later with excellent responsiveness. Original customer service during due diligence was also much better than expected and easier than what S&P or Moody's experience would have been." Robert did have one note of exception- "If the banking organization is large enough, they may receive somewhat better capital markets execution with an S&P/Moody's/Fitch rating, but for most banks that isn't possible as they wouldn't be able to get an investment grade rating from the three larger providers. Kroll is really a very good alternative for smaller banks needing to enter the capital markets for the first time."

SPARK (Associate Gold Member)

SPARK makes business, commercial, and SBA loan origination easier, more secure, and efficient for banks and their customers by digitizing the entire origination process. By moving off manual processes and network shares, our lenders have originated over \$8 billion in loans through our platform. SPARK will allow your bank to seamlessly capture leads, digitally connect your team with small business owners to upload data and documents, auto generate key internal and external documents, and submit directly to the SBA.

References

Tony Vahsholtz, VP/SBA Department Manager, Bank of Idaho

Tony said that Bank of Idaho has been doing business with SPARK since August of 2020 and they utilize their software for SBA loan processing. Tony was that the SPARK's customer service is the best they've been associated with and he's very satisfied with their services. He would recommend them to Arkansas banks, and stated that he has recommended them to other banks throughout the country several times already.

Jeff Nager, EVP/Head of Commercial Lending, The Bancorp (North Carolina)

Jeff said that The Bancorp has been doing business with SPARK for 2 years and that SPARK is their core origination platform that handles the sales through closing processes for SBA and commercial clients. They are currently working on a release for The Bancorp's commercial fleet leasing business as well. Jeff said their customer service is excellent and that, "without hesitation I can say their service is the best of the technology vendors we work with." Jeff is very satisfied with SPARK's system, services, and responsiveness, and would recommend them to Arkansas banks; especially those with a strong commercial portfolio.

UFS LLC (Associate Member)

Founded in 1991 by community banks, currently owned by community banks, UFS is a technology outfitter working only with community banks from \$50M to \$50B. Bankers tell us that we give them tools and resources so they can execute their strategies. We deliver confidence. We are often told how UFS gives banks the ability to focus on banking. Focused only on community banks, and heavily staffed with bankers, 100% of UFS's human and financial resources are dedicated to efficiently providing sophisticated technology while mitigating risk.

References

Steve Stafford, Chairman/CEO, Anstaff Bank

Steve said that Anstaff has been working with UFS for over 10 years and that UFS is their core provider in addition to other services. Tom is very satisfied with their services and would definitely recommend them to Arkansas banks.

Gary Kleck, EVP CLO, Legacy National Bank

Gary said that Legacy has been working with UFS for around 7 years. The Core Information Service company that provided services to Legacy was purchased by UFS and since then, Gary has been very satisfied with UFS. He stated that their customer service is excellent and he would absolutely recommend them to Arkansas banks.



Email: Itaylor@fwbank.com

Arkansas Bankers Association Membership Application

Date:	1-21-21

Associate Membership (\$750) Gold Associate Membership (\$2,000) All memberships must be approved by the Board of Directors to be considered complete.

	oard of Directors to be considered complete.
General Information Company Name: Crafton Tull Physical Address: 901 N 47th St., Suite 400 City: Rogers State: AR Zip: 72756 Website: www.craftontull.com Social Media Handles: @craftontull	Billing Contact: Trevor Hensley Title: Vice President of Marketing Mailing Address: 901 N. 47th St., Suite 400 Phone: 479-636-4838 (main) or 918-584-0347 Fax: City: Rogers State: AR Zip: 72756
Sales Representatives Contacts This designated contact will receive the following complementary mail the Arkansas Bankers Association Bank Directory. Additional individual Name: Karen McCurdy Title: Senior VP of Environmental Services Address: 901 N. 47th St., Suite 400 City: Rogers State: AR Zip: 72756 Phone: 479-636-4838 FAX:	
Products & Services Please indicate which category you would like your company to appea Accounting - Audit / CPA Firms Consultants Accounting - Bank Customers Correspondent Accounts Receivable Funding Credit & Debit or Advertising / Marketing Data Processing Appraisals Economic Development Attorneys Education / Tra Bank Card Services Education / Tra Bank Compensation Equipment - Sa Building Maintenance Executive & Dir Computer Software/Services/Technology Fraud Prevention	Human Resources Insurance Insurance Investment Services Investment S
Company Description & Logo Please attach a brief summary description of the nature and scope of y financial industry. A high resolution logo should also be emailed to an emailed to an emailed industry. A high resolution logo should also be emailed to an emailed to an emailed industry. A high resolution logo should also be emailed to an emailed to an emailed industry. A high resolution logo should also be emailed to an emailed to an emailed industry. A high resolution logo should also be emailed to an emailed to an emailed industry. A high resolution logo should also be emailed to an	

Email: gstanfill@arvest.com



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Arkansas Bankers Association Membership Application

Date: JANUARY 5, 2020

☐ Associate Membership (\$750)

M Gold Associate Membership (\$2,000)

All memberships must be approved by the b	oard of Directors to be considered complete.
General Information Company Name: CULTURE DOCS LLC Physical Address 2915 PADNIDA COUFT CRY: FANCLIFF State: KY ZRY: YOLGO Website: WHWW. CULTURE DCCS. COM Social Media Jamello. J. I. KKER IN. COM IM JEFF Poden-med- bo 91600-	Billing Contact: LEFF PEDEN Title: CHIVE ENGAREMENT OFFICET- Mailing Address: \$45
Calas Banyasantativas Contosts	

Sales Representatives Contacts

This designated contact will receive the following complementary mailings of The Arkansas Banker quarterly magazine and the Arkansas Bankers Association Bank Directory, Additional individuals may be added to this distribution list for a fee of \$100 per contact.

Name: JEFF	PEDEN
Title: CAIES	ENGAGEMENT OFFICER
Address: 89	S RHONDA COURT
City: FADU	188 State: Key Zip: 40160
Phone: (562	1817-4706
FAX: NA	10
Fmail 12	te culture docs com

☐ Additional copies of Arkansas Bankers Association Bank Directory (\$50 each)

____x \$50 = __

□ Additional copies of The Arkansas Banker magazine (\$40 ABA members) __ x \$40 = __

Products & Services

Please indicate which category you would like your company to appear under in the ABA online Associate Member Listings (check up to 3). Consultants ☐ Accounting - Audit / CPA Firms

- ☐ Accounting Bank Customers □ Correspondent Banking ☐ Accounts Receivable Funding ☐ Credit & Debit Counseling ☐ Advertising / Marketing ☐ Data Processing ☐ Economic Development
- Appraisals ☐ Attorneys M Education / Training ☐ Bank Card Services ☐ Environmental Consulting
- ☐ Bank Compensation ☐ Equipment - Sales / Service ☐ Building Maintenance □ Computer Software/Services/Technology
- ☐ Executive & Director Benefits ☐ Fraud Prevention
- ☐ Human Resources □ locurance ☐ Investment Services
- □ Loan Services ☐ Printing - Supplies / Services
- ☐ Real Estate Services ☐ Repossession Services ☐ Shipping Services

Company Description & Logo

Please attach a brief summary description of the nature and scope of your company's business, particularly within the realm of the Arkansas financial industry. A high resolution logo should also be emailed to anna.squire@arkbankers.org.

References

Please list two financial institution references. Name: TAE CECILIAN BANK

Address: 1808 N. DIXIE AVENUE City: EUZABOTHTOWHATE: KLy Zip: 42701

Phone: (270) 737 - 1592 FAX:

GREY PAWLEY, PRESIDENT /CEO

Name ABOUND CLEDIT UNION Address: 3939 SOUTH DIXIE BUD City: PACLIFF State: Ky Zio: 40160 Phone: (502) 942-0254 X6412

FAX: Email: greg, pawley eccilian bank, con Email: the springsteen @ abounder, con

RAY SPRINGSTEEN, CEO



Arkansas Bankers Association Membership Application

Date: 1/13 (2021

☐ Associate Membership (\$750)

Gold Associate Membership (\$2,000)

All memberships must be approved by the Board of Directors to be considered complete.

General Information				
Company Name:		Billing Contact: Natalia Schraturiser		
Physical Address: 739 Pinta Dr.		Title: EVP /	CFO	
City: St. Pelersberg State: FL Zip:	33715	Mailing Address:	739 Pinta Dr.	
City: St. Petersterg State: FL Zip: Website: www.ici-consultan	g.com	Phone:	7) 954-3153	
Social Media Handles:		Fax:u/a		
· ·		City: St. Peters	Gerg State: FL Zip: 45 33715	
Sales Representatives Contact This designated contact will receive the following the Arkansas Bankers Association Bank Directory.	complementary mail Additional individuals			
Name: Douglas Childress Title: Sr. Vice President			Additional copies of Arkansas Bankers Association Bank Directory (\$50 each) x \$50 =	
Address: FR 2020 9027				
City: Worett State: Wo Zip:	65708	_	Additional copies of <i>The Arkansas Banker</i>	
Phone: (417) 737 - 9706			magazine (\$40 ABA members) x \$40 =	
FAX: <u>u/a</u>				
FAX: u/a Email: dchildress 6 ici - c	ausulting.	can		
Products & Services Please indicate which category you would like your company to appear Accounting - Audit / CPA Firms Accounting - Bank Customers Correspondent Accounts Receivable Funding Advertising / Marketing Appraisals Attorneys Bank Card Services Bank Compensation Building Maintenance Computer Software/Services/Technology Paccounts Receivable Firms Consultants Correspondent Corresp		Banking Counseling Illopment Ining Consulting les /Service ector Benefits	ne Associate Member Listings (check up to 3). Human Resources Insurance Investment Services Loan Services Printing - Supplies / Services Real Estate Services Repossession Services Shipping Services	
Company Description & Logo Please attach a brief summary description of the financial industry. A high resolution logo should a	nature and scope of y also be emailed to anr	our company's busines na.squire@arkbankers.o	ss, particularly within the realm of the Arkansas org.	
References Please list two financial institution references.	10			
Name: Attached.	pdt			
Address:			,	
City: State: Zip:			State: Zip:	
Phone:				
FAX:				
Fmail.		Fmail:		



FAX: ____

Email:__

Arkansas Bankers Association Membership Application

Date:	11/18/20
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☐ Associate Membership (\$750) ☐ Gold Associate Membership (\$2,000) All memberships must be approved by the Board of Directors to be considered complete.

All memberships must b	be approved by the	Board of Directors to be o	considered comple	te.	
General Information					
Company Name: Kroll Bond Rating Ag	gency, LLC	Billing Contact: Kate Baker			
Physical Address: 805 Third Avenue City: New York State: NY Zip: 10022		Mailing Address: Same as physical address			
			City: State: Zip:		
Website: www.kbra.com		·			
Social Media Handles:					
Sales Representatives Contact This designated contact will receive the following the Arkansas Bankers Association Bank Directory. Name: Kai Chan Title: Senior Director, Sales	complementary ma	als may be added to this o	distribution list for Additional copies	a fee of \$100 per contact. of Arkansas Bankers Directory (\$50 each)	
Address: 805 Third Avenue City: New York State: NY Zip: Phone: (646) 731-2303 FAX: Email: kchan@kbra.com			Additional copies magazine (\$40 ABx \$40 =		
Products & Services Please indicate which category you would like you		ear under in the ABA onlir		-	
 □ Accounting - Audit / CPA Firms □ Accounting - Bank Customers □ Accounts Receivable Funding □ Advertising / Marketing □ Appraisals □ Attorneys □ Bank Card Services □ Bank Compensation □ Building Maintenance ☑ Computer Software/Services/Technology 	Consultants Corresponder Credit & Debi Data Processi Economic De Education / Tr Environmenta Equipment - S Executive & D Fraud Prevent	t Counseling ng velopment raining al Consulting Gales /Service virector Benefits	☐ Loan Se ☐ Printing ☐ Real Est ☐ Reposse ☐ Shippin	ce ent Services rvices - Supplies / Services ate Services ession Services	
Company Description & Logo Please attach a brief summary description of the r financial industry. A high resolution logo should a website, the annual Strategic Partners Directory, a	ilso be emailed to a	nna.squire@arkbankers.o			
References Please list two financial institution references.					
Name:		Name:			
Address:		Address:			
City: State: Zip:		City:	State:	Zip:	

FAX: _____

Email: __



Email:__tonyvahsholtz@bankofidaho.net

Arkansas Bankers Association Membership Application

Date:	3/1/2021
_	

☐ Associate Membership (\$750) ズ Gold Associate Membership (\$2,000)

All memberships must b	e approved by the B	oard of Directors to be	considered complete.	,
General Information				
Company Name: SPARK		Billing Contact:	J.D. Crouch	
Physical Address: 801 Nicollet Ave		Title: Sales and	d Business Develop	ment Manger
City: Minneapolis State: MN Zip:	55402	Mailing Address: _	1910 Holton St	
Website: lendwithspark.com		Phone: 612 345	0683	
Social Media Handles: https://www.linkedin.com/company/spa	ark-ignify-technologies	Fax:		
		City: Falcon Heights	State: MN	_ Zip: ⁵⁵¹¹³
Sales Representatives Contact This designated contact will receive the following of the Arkansas Bankers Association Bank Directory. A	complementary mai			
Name:J.D. Crouch			Additional copies of Ar	kansas Bankers
Title: Sales and Business Development Manager			Association Bank Direct	•
Address: 1910 Holton St			X	
City: Falcon Heights State: MN Zip:	55113		Additional copies of <i>Th</i>	e Arkansas Banker
Phone: 612 345 0683			magazine (\$40 ABA me x \$40 =	
FAX:				
Email: jd.crouch@lendwithspark.com				
Products & Services Please indicate which category you would like you Accounting - Audit / CPA Firms Accounting - Bank Customers Accounts Receivable Funding Advertising / Marketing Appraisals Attorneys Bank Card Services Bank Compensation Building Maintenance Computer Software/Services/Technology	Consultants Correspondent Credit & Debit X Data Processin Economic Deve Education / Tra Environmental Equipment - Sa Executive & Dir	t Banking Counseling g elopment ining Consulting ales /Service rector Benefits	☐ Human Resc☐ Insurance☐ Investment :☐ Loan Service	Services Services pplies / Services Services n Services
Company Description & Logo Please attach a brief summary description of the n financial industry. A high resolution logo should al References Please list two financial institution references.				e realm of the Arkansas
Name: _Tony Vahsholtz - VP SBA Department Mana	ager, Bank of Idaho	Name: Jeff Nager -	- EVP Head of Commerci	al Lending, The Bancorp
Address: 999 Main St., Suite 101		Address: 2101 Gate	eway Centre Blvd	
City: Boise State: ID Zip:	83702	City: Morrisville	State: NC	Zip:
208 936 1090		919 480 73	270	

Email: __inager@thebancorp.com

☐ Ass	sociate Membership (\$750) memberships must be approved by the	☐ Gold Associate Membership (\$2,000) Board of Directors to be considered complete.
Physical Address: 223 City: Grafton s	S. LLC. SO Dakota Drive tate: WI Zip: 53024 Astech.com	Billing Contact: Terri St. Louis Title: Administration Mailing Address: payable @ ufs data.com Phone: 262-376-3000 Fax City: Grafton State: WI Zip: 53024
Name: Iom S Title: Business Address: Z230 Da City: Grafton SI Phone: 262-37	Development Manakota Drive Tate: WI Zip: 53024 6-3000	Additional copies of The Arkansas Banker Additional copies of Arkansas Bankers Association Bank Directory (\$50 each) Additional copies of The Arkansas Banker magazine (\$40 ABA members)
Products & Service Please indicate which catego Accounting - Audit / CP Accounting - Bank Cust Accounts Receivable Fu Advertising / Marketing Appraisals Attorneys Bank Card Services Bank Compensation Building Maintenance Computer Software/Se	A Firms Consultants Corresponde Correspond	Investment Services Loan Services Loan Services Evelopment Printing - Supplies / Services Fraining Real Estate Services Repossession Services Sales / Service Director Benefits
References Please list two financial institution Name: Leggey Ng- Address: 4055 W.	y description of the nature and scope of plution logo should also be emailed to EUP/CI ution references.	