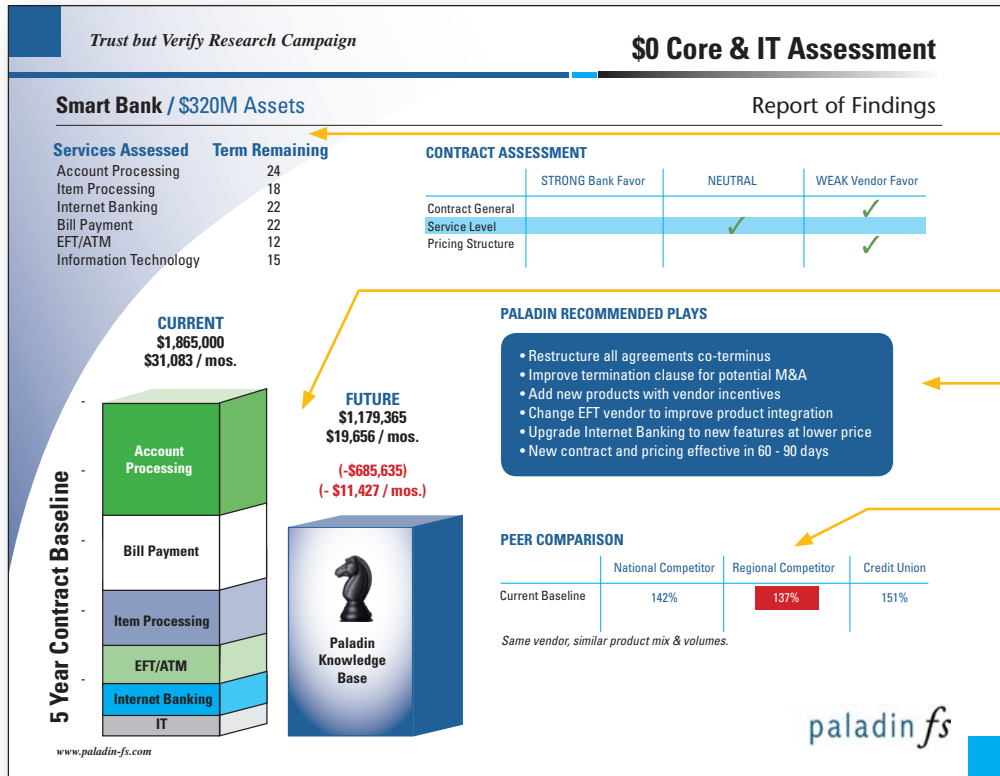


\$0 Core & IT Cost Reduction Assessment

paladin fs



- ◆ **FREE:** Comprehensive review of all current Core & IT Contracts.
- ◆ **QUANTIFY:** What should your institution **ACTUALLY** be paying?
- ◆ **ADVICE:** Recommended Tactics and strategies from Paladin experts.
- ◆ **QUICK:** Compare your monthly pricing vs. Peers.

EVALUATE ANY OF THESE OUTSOURCED SERVICES.

- Account Processing
- Item Processing EFT/ATM
- Internet Banking / Bill Pay
- Managed Service Providers
- Telecommunications Expense
- IT Services

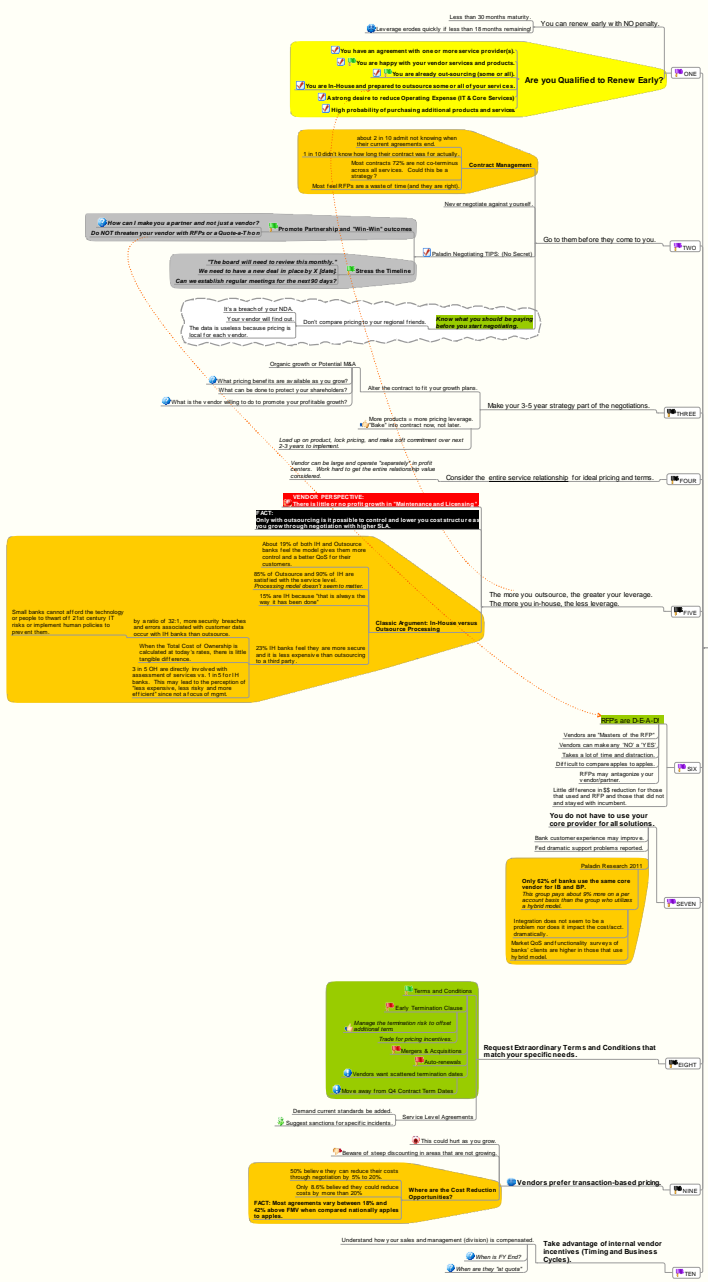
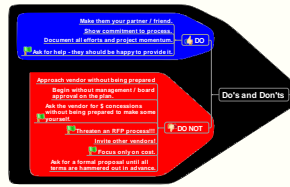
Measurable results from real research.

Our research has helped Community Bank and Credit Union leaders reduce hard dollar Core & IT expenses by 18 - 42% per engagement. Paladin is the only company in the U.S. to possess a proprietary vendor Knowledge Base. Our team of Hired Guns are all former Core and IT service provider executives now working for you - sharing all of their insights and knowledge on how to get the best vendor relationship and pricing possible in today's market.

One invoice, one hour - completely confidential.

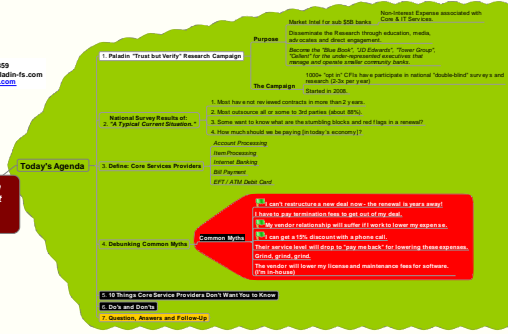
Give us just 1 current invoice and 1 hour of your time - that's it! Paladin will confidentially evaluate all current outsourced technology expenses and compare what you pay today to our market intelligence, national pricing data and the strategic needs of the institution. Better yet, we charge you nothing (nada) to find out if there is an opportunity to lower costs with any of these vendors immediately. No obligation to access our research.

What are you waiting for?



paladin 877-746-8559
info@paladin-fs.com
paladin-fs.com

10 Things Core Providers Don't Want you to Know



Who Are These Guys?

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Paladin Champions Causes for the Financial Industry.

Our team of analysts and industry experts possess 100+ years of combined experience as former Core and IT vendors, now choosing to “switch sides” and work exclusively for community banks and credit unions across the United States. Paladin’s team of Hired Guns provides your institution a unique advantage at the negotiations table with all service providers.

- **Fact: Institutions are spending more than ever on outsourced core processing and IT services.**
*ICBA reports between 15% and 25% or more of total operating expense (“non-interest expense”).
Only payroll is greater.*
- **Fact: Due to rapid consolidation there are fewer than ever national and regional choices for core and IT servicers available in the marketplace.**
Fewer choices mean fewer competitors, higher premiums and less buying power leverage for you.
- **Fact: CEOs and CFOs of community institutions have no way to be sure they are getting the best pricing, value and terms for their core and IT vendor expenses.**
Until Paladin, there has been no industry pricing data or market intelligence available to access and research.

Enter Paladin with New Market Business Model

Paladin fs, LLC launched in October 2007 to level the playing field for CEOs and CFOs of community banks and credit unions. Founded by industry thought leader Aaron Silva, after more than 18 years experience providing IT solutions and strategic advice to this very industry, he knew there was an opportunity to “switch sides” and begin to help institutions get the most bang for their core & IT expense and investment. The industry has been focused on compliance, risk management and safety for so long it has lost sight of the Holy Grail – *Lowering expenses, improving terms and getting the best possible deal in the national marketplace.*

Industry Campaign: ***Trust but Verify***

The economy shifted in early 2008, further increasing the need to address industry cost management concerns. In response, Paladin went it alone and commissioned a nationwide research study that amassed a comprehensive knowledgebase of market and pricing intelligence encompassing hundreds of institutions, thousands of market data points and just about every core and IT service provider in the United States. In Q4 2008 Paladin launched the Trust but Verify Industry campaign. Simply explained, *trust your Core & IT vendor and partner but verify that you are getting the full value for the services being performed.* Makes sense – right?

Compliance is Nice, but Performance Matters

Paladin represents a new approach in helping your institution to define the actual core and IT value by today’s market standards. Our services guarantee to cut costs and improve service levels or you pay us nothing. Under no additional obligation, simply show us your cards and in a few days we’ll quickly detail for you if it’s winning hand and we’ll do it for FREE (zero, zip, nada, nothing). Only Paladin can provide you access to national pricing data and market intelligence.

***Before you ante another dollar into the game,
call Paladin to see if you’re making the best bet.***

*No kick backs, unmatched market experience and proprietary research are **The Paladin Advantage***