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# Three decades, one objective— To help you compete.

The bankers' bank concept was a recent innovation in 1980. That was the year Bankers' Bank of the West was formed *by* community banks for the sole purpose of *servicing* community banks.

Before the bankers' bank model was created, the only sources of correspondent services available to community banks were large competitor banks. This often put independent banks in competition with their big-bank service providers for their own customers' deposits and loans.

The founding of Bankers' Bank of the West opened up more choices for independent

banks in the Western states and Rocky Mountain region—and, in the process, gave community banks a steadfast partner.

Now fast-forward 30 years, and you'll find independent banks still play a central role in the well-being of their communities. At the same time, going head-to-head with much larger institutions is more challenging than ever for the community bank.

As your correspondent partner, we help you compete profitably by giving you access to the state-of-the-art solutions, reasonable pricing, industry expertise, and outstanding service you need to succeed in your markets.

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*Since 1980*





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Bankers' Bank of the West is an independent FDIC-insured commercial bank established to provide correspondent services exclusively to independent financial institutions—the second-oldest independent bankers' bank formed in the United States.

Entirely owned by more than 150 community bank clients, BBW currently serves some 330 institutions. Our services are available to any community bank.

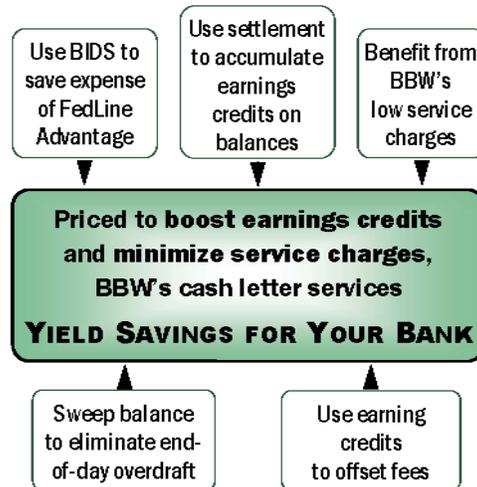
## OPERATIONS

BBW offers a full line of cash management services that equip you to operate efficiently and economically. Our secure, easy-to-use Bankers Internet Data System (BIDS) is your convenient portal to:

- wire transfers and fed funds
- fed funds sweep
- account statements
- cash management reporting
- U.S. Savings Bonds, vault services, check adjustments, TTL, and large dollar return item notifications
- OFAC check
- ACH
- historical data

Our safekeeping services are accurate, efficient, and backed by outstanding customer service. We provide an array of international and escrow services as well.

Moreover, our pricing structure for operational services ensures that you receive the best possible value:



## BANK CARD AND ELECTRONIC SUPPORT SERVICES

Bankers' Bank of the West provides high-quality merchant processing, credit card processing, and ATM and debit processing services. Moreover, we have the prepaid gift card, reloadable card, travel card, and youth card processing services you need to maintain your edge in the marketplace.

Along with state-of-the-art bank card technology, we offer distinct advantages that empower community banks to compete successfully:

- flexible pricing
- program alternatives
- ongoing training
- individualized customer service

## LOANS AND MUNICIPAL LEASING

BBW provides timely credit to banks, bankers, bank directors, and bank holding companies. We strive to provide expertise and flexibility for our clients. At BBW, prompt lending decisions are the rule, not the exception.

Our lending services include loan participations, federal funds lines of credit, loans to officers and directors of independent banks, and bank building financing to help you make the most of growth opportunities.

BBW's turnkey municipal leasing program can augment your lending program. We can assist you with commercial mortgage loan programs as well.

