



HM^{INC}
HARPER
McNEIL

Enabling a *successful*
decision and implementation

TECHNOLOGY SOLUTION
CONSULTANCY FOR FINANCIAL
INSTITUTIONS





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All banks are constructed uniquely with technology. Our company is versatile and broad in their *knowledge* and management *skills*. This allows us to provide a productive contribution for all of your technology decisions.

Our History: Harper McNeil Consulting, Inc. was founded by Bob Harper and Denise McNeil in 1995. Our *vision* was to provide superior insight for client financial institutions as they select and implement technology. Today, the methods have changed but the same philosophy remains.

In 2020, Harper McNeil, Inc. moved forward with Denise McNeil and key personnel to continue offering services with our 25 plus years of experience in bank operations, management, audit and data processing.

When working with our clients and vendors, our company strives to guide the bank's effort for new technology and produce an outstanding result. **Harper McNeil, Inc.** prides itself on great interpersonal and management skills.



About Us

An
outstanding
result.

- That is our deliverable -

The goal of our company is to structure operations to produce optimum efficiency. Management can watch their financial ratios improve, as efficiency is partnered with applicable technology. Often, market share increases afterwards and the financial institution works smarter through more efficient operations.



When technology contracts are approaching renewal, turn to us for independent selection *presented* in a simple and usable format to *navigate* the vendors.

At **HARPER McNEIL**, we have the industry knowledge, expertise and vendor access to guide you toward aligning your position with the optimum technology for your financial institution.

Whether your search is for ancillary software or a complete core replacement, our approach is comprehensive. First, and most importantly, we listen in order to learn about your needs.

WHAT TECHNOLOGY ARE YOU CURRENTLY USING?

HOW HAS IT BEEN WORKING FOR YOU?

WHAT GAPS DOES IT LEAVE OPEN IN YOUR PROCESSES?

Then, we apply our decades of experience as we offer insightful recommendations.

Our exposure to all software gives you the ability to select “best of breed” functionality as needed. Understanding operations coupled with experience converting to the various softwares ultimately produces more accurate contract language for your financial institution.

System Search

Our goal is to help you secure the most effective technology partners, so we can help you implement their systems as you grow and improve your banking operations and customer deliverables. Accordingly, our commitment is to *provide solutions* that will support you well into the future.

Constant exposure to a variety of contracts gives a streamlined approach to your contract construction. Our request for proposal is assembled differently and has been since 2005. This innovation is wildly clever and a relief to all involved. Financial institutions and vendors are not self sufficient in technology contracts. It takes knowledge and guidance to combine and assemble a workable technology solution which will accommodate the uniqueness of the financial institution.



Core Processing

- Teller
- Loan/Deposit Processing
- Loan/Deposit Platforms
- Voice Response
- Forms, Reporting, Maintenance
- APIs

Item/Image Processing

- Teller/Branch/Merchant/Mobile Capture
- Check/Document Image

Finance

- General Ledger
- Fixed Assets
- Vendor Management
- Accounts Payable
- Call Report
- Shareholder
- Report Writer

EFT

- ATMs
- Cards Processing

Digital Banking

- Cash Management
- Payments/Transfers/ACH
- Bill Pay
- Mobile Banking

Optical Storage

- Reports
- Statements
- Checks
- Documents

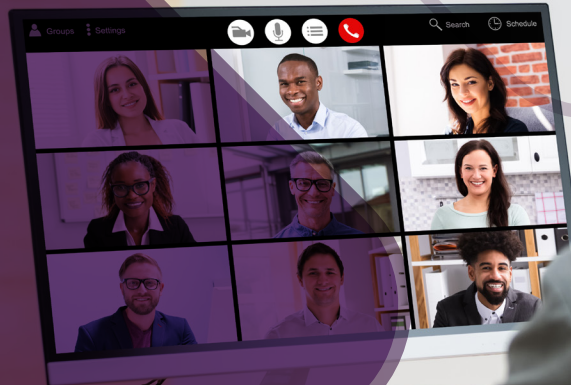
SECURITY

- Disaster Recovery
- Fraud Detection
- Controls
- Compliance



Conversion Management

While the selection
of technology
vendors is essential,
proper and thorough
conversion
is critical.



Our team has led and supported client financial institutions for decades as they adopt and install new technology. Our conversion management spotlights: **Mediate - Translate - Escalate - Liaise.**

We have an acute and widespread *knowledge* of this process and how to make it as successful as possible. All technology utilized will be analyzed to ensure appropriate integration with each vendor and module used.

Other key steps in our process include:

- Working with you to identify all necessary conversion tasks.
- Supplying your financial institution with our customized task tracking documentation.
- Assigning responsibility for each task and monitoring related progress.
- Working as your representative with the vendor and monitoring their responsibilities.

Our conversion services also address:

- Guidance for Developing an Implementation Team
- Customer Information Files
- Consolidation of Products Offered
- Data Mapping
- Product Setup and Integration
- General Ledger Restructure/Conversion Decisions
- Third Party Interfaces
- Data Validation
- Recommendations for Staff Training
- Balancing Review and Assistance
- Best Practices Implementation

The larger tasks in conversions are:

- Data Mapping
- Parameter Setup
- General Ledger Integration
- Task Tracking
- Validation of Converted Data from Test Files
- Training of All Employees
- Mock Conversion
- Live Conversion and Support

WHAT THEY
ARE SAYING
about us...

Things are going great. Lisa and Brian are wonderful! I would love the opportunity to tell you in person just how great Lisa and Brian are. Your team is an invaluable resource and I am so very glad to have them working with us.

AUBURN
Savings

WHAT THEY
ARE SAYING
about us...

Operations - Well, you are absolutely amazing at what you do. We never would have been as successful as we have been through this conversion without your engagement. The entire H-M team has just been such an amazing asset throughout the entire process. So glad we connected!

Accounting - Thank you for your help, guidance and leadership during this conversion. The depth of your knowledge on every front was invaluable, particularly in talking accounting and numbers to the rest of the team, (not an easy chore I know from experience). In my opinion, one of your greatest strengths is taking the technical jargon of each department and putting it into easily understood language and simple steps to achieve for everyone. Thanks again for everything and I appreciate everything you did.



Contract Review/ Vendor Management

Let us *design* and refine vendor management processes, including best practices and contract *negotiations*.

Each member of the Harper McNeil team holds a deep insight into and understanding of the bank technology marketplace. We know and have contact with countless vendors because we work with them on a daily basis for our many clients. As such, we are ideally suited to manage your vendor relationships and negotiate contracts on your behalf as well. The Harper McNeil team brings your technology choices in an understandable format. Take advantage of a company that makes your financial institution's technology status their complete driver.

The nature of your business as a financial institution comes with a great responsibility. Your obligation to select the right vendor and properly oversee that relationship is paramount to your operations and customers. You must realize the maximum benefit with the greatest effectiveness – all while controlling cost and monitoring risk. It's not something you can do easily on your own, which is why we are here to assist.

Before any of your vendor contracts are up for renewal, let us partner with you in this process. Our commitment to thorough due diligence and detailed analysis carries through the entire process. Whether you continue your current vendor relationship or transition to a new one, we will help manage every step along the way.

Achieve Position Improvement - Technology drives every aspect of the financial institution and is typically the largest expense outside of personnel.

KEY CONSIDERATIONS:

Maturity Dates of Technology Contracts

- Organize and track contract facts.
- Highlight notifications regarding the renewal of the contract.
- Establish a proactive approach to managing renewals.

Vendor Offerings in the Marketplace

- Compare your current software to new or improved versions from your current provider or other providers.
- Review functionality.
- Obtain pricing on new products.
- Talk with other banks using the software.

Optimum Management per Vendor

- Populate your strategic plan with ongoing management facts regarding your technology vendors.
- Keep up with software updates.
- Ensure adequate training is completed by employees.
- Gather information obtained at a user meeting.

Employee Needs and Abilities with Current Software

- Review any current manual operation.
- Discuss how new products can improve your employees' job functions or customer fulfillment.
- Attend training for new products and refresher courses on existing products.
- Encourage open dialogue among users in other financial institutions.

Ongoing Vendor Dialogue

- Schedule periodic meetings with your technology vendors.
- Discuss new products offered in the future and implementation plans.
- Review integration.
- Track and solve issues.

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236.01
0.00
25,187.70
7,645.05
210.95
12,411.80
149.16
27,752.93



WHAT THEY ARE SAYING *about us...*

I wanted to write and personally thank you for all of your help during our conversion. With me and my team being pulled in so many directions, it was your tireless help working with Fiserv that pulled us through. I really don't know what we would have done without you.





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