

MISSISSIPPI  
**BANKERS**  
ASSOCIATION

# ENDORSED VENDOR

-PRODUCTS & PROGRAMS-



*...Worth your time.*

# MISSISSIPPI BANKERS ASSOCIATION

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The Mississippi Bankers Association strives to offer its members benefits on a variety of levels.

MBA endorsements allow our association to make valuable products and services available to member banks on a favorable basis. In addition to delivering unique value to Mississippi banks, these programs contribute to the success of the MBA by providing non-dues revenue, which helps fund association activities and helps limit the need for increases in membership dues.

We encourage you to consider the following products and services as you determine what is best for your bank. All MBA endorsed products and services come highly recommended by bank clients and other state banking associations. We encourage each bank to select vendors based on its individual needs.

# MBA ENDORSED VENDORS

## -LISTING OF PRODUCTS AND PROGRAMS-

### ABA Bond and D&O Insurance

*Offered by ABA Insurance Services*

### CRA Partners (Powered by Senior Housing Crimestoppers)

*Turn-Key Solution for CRA Credit Requirements*

### Keystate Captive Management

*Solution for Funding Uncovered Insurance Risks and Tax Incentives under Internal Revenue Code*

### Office Depot Purchase Program

*National Group Discount Program Specifically Designed for Financial Institutions*

### Stockett & Thomas

*Insurance Provider for MBA's Self-Insured Insurance Program*

### Thumbprint Signature Program

*Products that allow banks to capture thumbprints of non-bank customers cashing checks*

### Vizaline

*Mississippi-based company that allows banks to review meets and bounds of legal descriptions on loans using geo-spatial imagery*



## MBA ENDORSED VENDOR

### ABA Bond and D&O Insurance

The MBA is an endorsed partner of the bond and D&O insurance program offered by ABA Insurance Services, a subsidiary of the American Bankers Association. This bank-owned program has been a stable source of coverage for banks for nearly 30 years, with 1 of 3 participating banks having been with the program for 10 years or more.

The program's reinsurer, American Bankers Mutual Insurance, Ltd., has declared distributions to participating banks for 27 consecutive years, totaling \$82.7 million. In November 2016, the program distributed \$1.5 million to participating banks nationwide.

The MBA is one of 28 state bankers associations which currently endorse the ABA bond and D&O insurance program.

For more information, contact  
ABA Insurance Services  
800-274-5222  
Or visit:  
[www.aba.com](http://www.aba.com)

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# MBA ENDORSED VENDOR



Powered by the  
Senior Housing Crime Prevention Foundation

CRA Partners is an effortless compliance program your bank can feel good about. Your bank can earn guaranteed CRA credit with no overhead or administrative burden while providing protection and an enhanced quality of life to more than 100,000 low- and moderate-income senior housing residents through the nationally acclaimed crime prevention program, Senior Crimestoppers.

Participation is easy. CRA Partners offers flexible low-risk funding options, provides detailed low- to moderate-income documentation to ensure guaranteed CRA credit, and gives you the opportunity to educate your community against financial fraud. Your bank is committed to giving back to your community, and CRA Partners works to make that effort as attainable and rewarding as possible.

Participating banks are making an immeasurable impact in the lives of vulnerable seniors, and are being highlighted as community leaders for bringing safety and security to senior living environments, HUD elderly communities and state veterans homes. Funded exclusively by the banking industry, CRA Partners has approximately \$330 million in loan, investment and grant equivalents from 225 bank partners.

Through endorsement of CRA Partners, the MBA has adopted their mission, and all MBA member banks have the opportunity to support this mission through sponsorship of senior housing facilities in their communities.

For more information about CRA Partners and their programs, contact:

Sue Shaffer

[Sue.Shaffer@SHCPFoundation.org](mailto:Sue.Shaffer@SHCPFoundation.org)

877-232-0859

Or visit their website at

[www.SHCPFoundation.org](http://www.SHCPFoundation.org).

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## MBA ENDORSED VENDOR



The MBA is proud to endorse KeyState's Bank Captive Program. This turn-key program allows a bank to benefit by forming and operating its own captive insurance company. The captive augments a bank's commercial insurance by covering the exiting commercial deductible layers, increasing coverage levels on existing policies (excess layers), and identifying other currently unfunded risks to insure where commercial insurance is not available to the bank.

KeyState and Crowe Horwath LLP, a national CPA firm, guide the bank through an initial evaluation process to determine if the program is a fit for the bank; then, the captive is managed on an ongoing basis by KeyState Captive Management. If properly structured, the captive may allow the bank to take advantage of a significant small business incentive available under the Internal Revenue Code.

For more information, contact:

TRAVIS HOLDMAN  
KeyState National Sales Director  
260-227-0265  
[tholdman@key-state.com](mailto:tholdman@key-state.com)

Or visit the company website at:

<http://www.key-state.com/captive-management>

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This national group purchasing program is customized specifically for financial institutions. Each bank on the plan receives deep cuts on popular products used by banks across the country, but each bank on the plan is also allowed to create a customized, discounted list specifically based on the individual institution's needs. This plan has proven to provide a much deeper savings for banks over generic Office Depot discount programs, such as Chamber of Commerce programs that service a variety of industries.

Endorsed by 35 state banking associations across the county, this office supply discount program provides huge buying power for Mississippi banks and allows for deep discounts within the program.

Office Depot carries a wide assortment of products and services for banks outside of the basic office supply realm, including printing services, cleaning supplies, breakroom supplies, electronics, office furniture, office lighting, and more.

This program has saved participants an average of 20-30 percent over their prior office product costs, and also provides important non-dues revenue that directly supports key MBA strategic initiatives including advocacy, education and media relations.

We encourage you to contact our Office Depot representative to learn what discounts are available for your bank.

For more information, contact:

Tony Meyers  
Account Manager  
Madison, MS  
601-540-6725

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### STOCKETT & THOMAS

The MBA sponsors a self-insured insurance program that provides a stable source of health benefits for member banks. Coverage is provided by the Mississippi Bankers VEBA Plan & Trust, offering individual, two-party and family coverage through six different plans.

A Board of Trustees governs the trust, and the MBA staff provides administrative support. Currently, 50 MBA member banks with approximately 2,700 employees participate in the MBA health insurance program.

Stockett & Thomas Agency markets the MBA health program and endorsed fully-insured plans.

For more information on these plans, contact:

Chad Stockett  
[cstockett@stockettandthomas.com](mailto:cstockett@stockettandthomas.com)  
601-948-3733.

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## **THUMBPRINT SIGNATURE PROGRAM**

Despite current technology, check fraud costs Americans billions of dollars each year. The MBA is one of a number of state banking associations that have endorsed the Thumbprint Signature Program, which originated with the Texas Bankers Association. This program allows all banks to participate in a unified effort to combat crime by obtaining fingerprints of non-customers who cash checks and make other transactions. The program offers “inkless ink” pads, decals to display at entrances and drive-up windows, teller tent cards and statement stuffers.

To place an order, contact:

Brooke McCoy  
MBA Marketing Manager  
601-948-6366  
[bmccoy@msbankers.com](mailto:bmccoy@msbankers.com)

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## VIZALINE



Vizaline's Viza-Plat product offers protection to banks by helping verify legal descriptions through the use of geospatial imagery. Viza-Plat allows banks to see encroachments, easements and partial releases on real property without the necessity of a survey. It can be used in connection with property loans and in verifying real estate holdings. And when errors are discovered, Vizaline assists banks in determining a solution. Vizaline typically provides a geo-spatial image to the bank client within 48 hours of receiving a legal description. Since Vizaline is a Mississippi company, they offer a reduced price for Mississippi clients, and pricing starts at only \$90 per case.

Vizaline is also endorsed by the South Carolina Bankers Association and the Arkansas Bankers Association.

For more information, contact:

Brent Melton  
Vizaline CEO  
601-405-1802  
[brent@vizaline.com](mailto:brent@vizaline.com)

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Thank you for your consideration  
of the  
MBA's Endorsed Products and Services!

*For more information on any of the  
Mississippi Bankers Association's  
Endorsed Products and Services, or to  
pursue an endorsement  
from the MBA for any product or service, please contact:*

***Brooke McCoy***  
MBA Marketing Manager  
Office Phone: 601-948-6366  
Direct: 601-709-3737  
[bmccoy@msbankers.com](mailto:bmccoy@msbankers.com)