



Trusted | Connected | Delivered

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## Services



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CBC is devoted to a segment of  
the financial industry that  
America loves –  
Community Banking!

CBC is an Advocate for Independent Bankers helping to protect their people, operations, and brand while meeting regulatory requirements.

We are excited about the future of Community Banking, and we aim to help protect our bright future—one bank at a time.

CBC has been serving Community Banks since 1996 and in 2003 received special permission from the Florida OFR to incorporate our DBA name, and we became Community Bank Connection, now known as CBC.

## The **CBC** Approach

CBC consolidates experience and understanding of Bank Operations, Technology, and Information Security along with Regulatory requirements to increase the efficiency of the Bank operations, reduce cost, and create alignment of results and strategy.

We customize solutions for each Bank to attend to the needs and allow the Bank to engage **ONLY** where the need exists.

## Supporting Our Customers' Growth Strategies

CBC has defined a set of Service Offerings that form a comprehensive strategy to strengthen our customers' Operations, Regulatory Posture and Technology Positioning.

We provide timely response, impact analysis, effective design and execution of LIFE-flourishing elements that serve to build a culture of success, preparedness, and risk mitigation.

**CBC** believes in:

**People,  
Participation,  
& Profit**

We deliver anticipatory customer service with warm, enthusiastic, friendly, individual pride of ownership and CBC spirit!

We will find or create reasons  
to laugh hard, laugh loud, and  
laugh often.

We always bring our best  
**EVERYDAY!**

We are contributors, not  
consumers.

We are **OWNERS**, not  
employees.

We lead the way with  
**IRRATIONAL** exuberance  
toward our customers, each  
other, the market place, and our  
future!





# Core Vendor Optimization

**Operations Analysis** - This Process provides the opportunity to examine and identify business processes, people, technology, and service providers critical to the delivery of products or services to the bank's customers. The process is used to determine key risks, potential impacts, and opportunities for cost reduction, delivery enhancement, and preparation to grow, thrive and enable the alignment of vision and results.

**Vendor Analyses** - This process pulls back the covers on the core vendors to understand and document opportunities to increase efficiency, reduce cost and provide a foundation for growth in services, products and delivery models.

**Vendor Evaluation** - This practice engages incumbent vendors and new vendors as part of an evaluation process to align the bank's third party partnerships with the bank's vision and Business Plan.

**Contract Negotiation** - Community Banking vendor arrangements are fraught with peril and unnecessary complexity. CBC brings years of experience and understanding of Bank Operations, Regulatory Requirements, and Technology combined with years of experience in negotiating banking industry contracts; CBC can best position the bank for optimum financial, tactical and strategic posture in the market place; future proofing the Bank for success.

**Conversion Services** - CBC manages the conversion from one vendor to another; managing the entire process from end to end working with the vendor and rallying the bank staff, walking everyone through the process, and documenting in preparation for the appropriate future needs including Board Reporting and Regulatory Exam review.



**Mergers and Acquisition** - CBC has years of experience preparing for the Banks that come together as a result of mergers and acquisition. The Bank needs an advocate in the process: a team of people that are guarding the best interests of the Bank who understand Operations, Technology, and Regulatory Requirements. There are many ways to complete the transition, but there is only one BEST approach.

**Operations** - People, Processes, and Planning are the focus of the proven methods that CBC has developed to bring order to the inherent chaos of combining Banks. The CBC Team guides the Bank through the maze of changes, allowing them to continue to run the Bank while avoiding the pitfalls and mitigating the risks associated with merging two or more organizations.

**Technology** - Data conversion, tying systems together, and maintaining data integrity are challenges that the Bank will face. CBC brings years of experience with technology and data processing knowledge combined with an understanding of the specific industry needs and Regulatory Requirements.

**Regulations** - Success! We now have the merger completed...whew! We made it! THEN the regulators will come. Are we ready? CBC begins this process with the post-merger Exam in mind, completing the steps and the planning and documentation necessary for compliance. CBC guides the Bank and attends the Exam, representing the Bank through the entire process.



**Compliance Central** - Keeping up with Compliance seems to involve an entire team nowadays. CBC offers that Team to Community Banks to provide additional assistance. CBC can fill the Compliance role while the Bank is looking for a Compliance Officer, help find answers to difficult Compliance questions, or simply review policies, marking material, and documentation as an added support component.

**CCO** - CBC can fill the role of interim Chief Compliance Officer if the Bank finds itself looking to fill that role temporarily.

**Compliance Support** - Whether the Bank has questions regarding marketing material, disclosures, policies, a particular customer situation, representation at a Regulatory Exam, or a variety of other Compliance needs, CBC will stand in the gap to provide the answers and support the Bank.



# Exam & Audit Issues Tracking

**Tracking All Issues** - It seems no matter how well the Bank is doing, every audit and exam produce a list of things to do. There is the list to prepare for the audit or exam, and then there is the list afterwards. CBC offers a solution to automate that process.

**Exam and Audit Issues Tracker** - CBC provides a software solution that enables the automation of this process through a secure web-based application. It notifies the appropriate folks of the need to provide input into the issues on the list and reminds them as the deadline approaches. A reporting mechanism allows the list to appear in a reporting format for meetings or updates to management, committees, the Board, Auditors, or Examiners.

**Issues Support** - CBC also offers the service of helping the Bank work through the issues, assists in developing the appropriate action steps and responses to resolve the issues, and provides support in the reporting or representation of the issues.



The logo consists of three stacked, stylized 'U' shapes in a light green color. The top 'U' is the largest, the middle one is smaller, and the bottom one is the smallest. To the right of these shapes, the words 'Vendor' and 'Management' are stacked vertically in a dark teal, sans-serif font.

# Vendor Management

**Vendor Management** - CBC provides an end-to-end Vendor Management solution that automates the process of managing all of the Bank's vendors. This solution will help the Bank comply with the regulatory demand to mitigate the risk of third-party vendors. The solution will also help the Bank manage the contracts, understand cost, and guard renewal dates and other associated Vendor Management pitfalls.

**Vendor Central** - This solution is a web-based Portal in which all vendors are scored to determine if they qualify as a "critical vendor." Contracts are maintained and available in the Portal for review as well. The software will notify users of termination dates, auto-renewal time frames, and other important triggers. The Portal tracks necessary contact information and allows the appropriate folks to view the cost associated with each vendor. If the vendor, through the scoring process, qualifies as a "critical vendor" per the FFIEC guidelines, the vendor will automatically be flagged. At anytime from anywhere, the Bank can pull reports for critical vendors and other necessary reporting.

**Vendor Management Support and Reporting** - CBC offers services that starts from scratch helping to develop the program, the policy, and the plan. The CBC Team can also review all vendors, enter them into the automation software, and work with the Bank to score the vendors to determine if they qualify as a "critical vendor." CBC offers the service of performing complete Vendor Management services for the Bank long-term as an option as well, which includes reporting to Management, Committees, the Board, Auditors and Regulators.



# Policy Review & Development

**Bank Policy Review** - CBC offers the services of reviewing Bank policies, which includes analysis to align policy with actual behavior and Regulatory Requirements.

**Bank Policy Development** - CBC develops missing policies or develops policy for new products, services, or new Regulatory Requirements.

**Policy Training** - CBC provides training on new or existing policies.

**Policy Approval** - CBC presents to Management, Committees, the Board, Auditors, and Regulators for approval.

**Bank-Wide Policy Management** - CBC manages and maintains the Bank's policies and manages the overall policy process.

The logo for CBC (Central Bank of the Cayman Islands) is positioned to the left of the title. It consists of three stacked, stylized letters: 'C', 'B', and 'C', each in a different shade of green.

# Blue Print Documentation

**Documentation** - This is one of the most critical components of communications, training, planning for the future, understanding current-state condition, resolving issues, and providing answers for Bank Management, Committees, the Board of Directors, Auditors, and Examiners.

**“BluePrint” Documents** - CBC will create and maintain a “BluePrint Document” of the Bank’s Operations, Vendors, Technology, Processes, and Strategic Decisions. This BluePrint empowers the Bank to have easy access to the critical information that represents its operational structure including topographical diagrams of the relationship with its core vendors, policies and procedures, technology layout, standards, and decision support documentation to name a few. The Bank can present the “BluePrint” to committees as a reference for planning or to the Regulators that arrive for an Exam as an easy reference guide to the information they will require.



# Technology Asset Management

**Technology Asset Management** - CBC provides the tools to gather, track, and maintain a list of technology assets throughout the Bank, including hardware, software, and licensing while supporting accounting, license compliance, and planning for future investment.

**Reporting** - Reporting for financial, accounting, acquisition, planning, compliance, auditing, and Regulatory Requirements.



**Cybersecurity** - Banks of all sizes can become victims of cyber-attacks making it more important than ever to have Cybersecurity plans and employee training as a part of its Business Continuity Program. CBC can help the Bank, staff, Management, and Board of Directors prepare and respond to cyber-attacks while meeting Regulatory Requirements.

**Assessment** - CBC's Cybersecurity Assessment will help minimize an organization's security risks by evaluating the Bank's existing security policies and plans, general security management processes, network architecture diagrams, and overall Internet of Things. Additionally, CBC performs vulnerability and Penetration Testing of external and internal systems to identify any critical security flaws that require immediate attention.

**Planning, Response, and Testing** - CBC will work with the Bank to develop a customized Response Plan, train the Bank staff on the Plan, and test the Plan each year, or more frequently, as desired by the Bank.

**Implementation and Management of Security In Depth Model** - CBC will implement a Security Information and Event Management (SIEM) Program that includes Intrusion Prevention, End-Point Security, E-mail Communication Security, Internal Intrusion Detection, Log and Threat Monitoring, Alerting and Reporting, Firewall, Gateway Security, Virus and Malware Protection, and Network Access Control.

**Reporting** - As part of the CIO/ISO Report to the Board, CBC reports on the security posture of the Bank along with event and incident reporting, including industry and world-wide security trends.



# Data and Tele- Communications

**Cost and Efficiency Analysis** - Most telecommunication bills are full of overbilling errors. CBC reviews the Bank's invoices for service-level compliance, cost-savings opportunities, and general billing accuracy.

**Design Communication Architecture** - Design communication architecture for efficiency, room for growth, cost containment, and updated communication protocols and technologies.

**Implementation and Management** - CBC brings years of Data and Telecommunications implementation, negotiation, and management experience to help Bank customers implement the most efficient and effective communication infrastructure and architecture while managing the communication structure into the future and managing the TELCO billing and delivery process going forward.



# IT Strategic Planning

**Analysis** - CBC will start with a SWOT Analysis to gain an understanding of the Strengths, Weaknesses, Opportunities, and Threats in the technology and operations environments of the Bank. The IT Policy has value in proportion to the extent that it serves the Business Plan, hence the analysis will include a study of the Bank's Business Plan and documentation of the Bank's Vision.

**Strategic Plan Development** - CBC will develop and document the Information Technology Strategy based on the Business Plan, Regulatory Requirements, and Information Security threats. The Plan will take into consideration market conditions that impact growth and market requirements, strengths, weakness, opportunities and threats, performance gaps, areas for improvement, service-level objectives, resource requirements to meet projected growth, staff training, and development of financial goals.

**Strategic Plan Implementation** - CBC will implement processes, components, technology, training, and reporting to fulfill the objectives of the Plan.

**Strategic Plan Maintenance and Management** - CBC will maintain the Plan as the Bank grows and the Business Plan expands and changes. CBC will present to Management, Committees, and the Board for approval and present to Auditors and Regulators, as the need arises.



# Business Continuity Disaster Recovery

**Business Impact Analysis (BIA)** - A BIA provides the opportunity to examine and identify business processes, people, technology, and service providers critical to the delivery of products or services to customers. The process is used to determine key risks, potential impacts, and recovery objectives in the event of a business disruption. The information gained through the BIA identifies recovery requirements which are the foundation for designing effective recovery strategies by functional area.

**Incident Management Planning** - This phase provides a structure for the management of any Bank-wide or local business disruption. The Plan is designed to mitigate potential unplanned disruptive events through preemptive planning and testing while protecting the life, safety, and health of your employees. The objective is to contain any interruption to business processes and reduce the potential impact on operations by focusing on prevention, planning, crisis team assignment, post-event damage control, and communications. This enables quick and effective response regardless of the cause of the scenario by:

- Documenting incident coordination and control structure.
- Identifying all relevant emergency management participants and their respective teams.
- Documenting communication protocols.
- Clarifying roles and responsibilities.
- Clearly defining decision-making authorities.

**Business Continuity Planning** - A BC Plan defines and prioritizes recovery requirements as well as procedures to develop actionable plans to be used to recover business operations after an incident. BIA information gathered during meetings and working sessions with business operations and IT personnel is used to create Recovery Plans that address all critical functions across the organization. CBC provides expert analysis, best practices, and strategic guidance to help ensure the effectiveness of the overall Plan development.



**Business Continuity Program Review & Gap Analysis** - A program review analyzes the Bank's current response and recovery capabilities through a review of the existing plans and procedures. The detailed review will provide the guidance for enhancing resiliency around loss of facility, people, technology, and vendor services. This will provide the basis from which to ensure that the right processes are in place to support the Bank's continuity of operations.

**IT Disaster Recovery Plan Support** - CBC will provide expertise and best practices to help IT prepare for the event of any disaster. The Plan will contain recovery priorities and objectives that are assigned to each application in relation to requirements. CBC will also work with the Bank to review the recovery timeline to decide whether the recovery objective assignments can be met by the recovery strategy employed. Recommendations and guidance will be made regarding how to address any gaps and deficiencies and document system recovery procedures.

**Tabletop Training Exercises** - It is critical that everyone involved understands their role and responsibility during the response to and recovery from a business disruption. A tabletop training exercise provides an opportunity for all participants to learn as a team and build awareness of the process as well as the individual roles. This critical process allows the Bank to evaluate its resiliency and Plan effectiveness by exposing any further gaps that may exist while allowing the team to mitigate the exposure before a real-life incident occurs.

**Annual Plan Maintenance & Update** - CBC will assist in protecting the Bank's Business Continuity Program investment by providing ongoing review, updates, and enhancements to the Incident Management and Business Continuity Plans. This ongoing assistance is designed to maintain the program in a state of readiness as well as expand and modify the Plans as required for changing operations and technology environments.



# Officer Roles

**Interim or Long-Term Role Fulfillment** - Temporary, special projects, or long-term support for Chief Information Officer, Chief Operating Officer, and Information Security Officer roles.

- Interim Role Fulfillment as a stop-gap or temporary measure
- Long-Term Role Fulfillment
- Officer Role Support and Training
- Support for Role Definition
- Special Projects Role Fulfillment
- Associated Task Design, Planning, and Implementation
- Training

The logo for CBC Assessment & Testing Services features the letters 'CBC' in a stylized, stacked green font. To the right of this, the words 'Assessment' and '& Testing Services' are written in a blue, sans-serif font, stacked vertically.

# CBC Assessment & Testing Services

**Assessment and Testing to Meet Regulatory Requirements** - CBC works exclusively with Community Banks, helping them develop a better understanding and greater confidence about the Bank's Operations and Technology environment and Information Security Posture allowing bankers to concentrate on their core business.

Cybersecurity Assessment

GLBA Risk Vulnerability Assessments

Network Assessment

Penetration Testing

Social Engineering

Disaster Recovery Testing

Pandemic Testing

ACH Risk Assessment

BSA Risk Assessment

Red Flags Risk Assessment

**Presentation and Reporting** - CBC will complete full reporting and present to Management, Committees, and the Board for approval and to Auditors and Regulators, as the need arises.

# Information Technology Design, Implementation & Support

**Information Technology Systems** - CBC brings many decades of combined Information Technology design, Implementation, and Support experience. The services have a goal of increasing efficiency, security and future proofing the technology.

- Computer Network
- Local Area Network
- Wide Area Network
- Data Communications
- Telecommunications
- Telephony
- Software
- Hardware
- Internet
- Data Backup
- Virtualization
- Firewall Management
- Intrusion Detection/Preventions Solution Management
- E-mail
- Virus and Malware Protection Solution Management
- Web Services Management
- Internet of Things Management

**Help Desk** - CBC provides a Help Desk for technical support and network administration 24x7x365 with reporting to Management, Committees, Auditors, and Regulators.

**Reporting** - CBC provides monthly CIO/ISO Reports to Bank Management detailing all operations and technology support issues, along with the security posture and extensive event listing.