ADMINISTRATIVE SERVICES

- Initial & Ongoing Servicing
- Monthly Asset Reporting
- Annual Liability Accrual Reporting
- Annual Plan Analysis & Participant Statements
- Annual BOLI Review & Carrier Due Diligence
- Bank & Participant Tax Reporting
- Timeline of Services
- Client Portal with 24-Hour Access
- SSAE 18 SOC Certification

BCC

BCC

HEADQUARTERS

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Plano, Texas 75075

(800) 781-2099

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www.bcc-usa.com

NATIONAL OFFICES

Newport Beach, California

Boca Raton, Florida

Ann Arbor, Michigan

Grand Rapids, Michigan

St. Louis, Missouri

Jamison, Pennsylvania

Redmond, Washington

Middleton, Wisconsin

Sheridan, Wyoming

BCC

ATTRACTING QUALITY,
DEVELOPING LOYALTY,
EMBRACING LEADERSHIP.

BCC OVERVIEW

BCC specializes in assisting financial institutions with the evaluation of their compensation programs. Offering programs that are competitive is key to attracting and retaining officers and executives. With BCC's help, banks identify deficiencies in their current programs and create customized plans to fill these gaps. BCC's team of consultants and service personnel collectively have over 250 years of experience, working with more than 600 banks in 40 states. They assist their clients with achieving their financial goals and enhancing shareholder value.

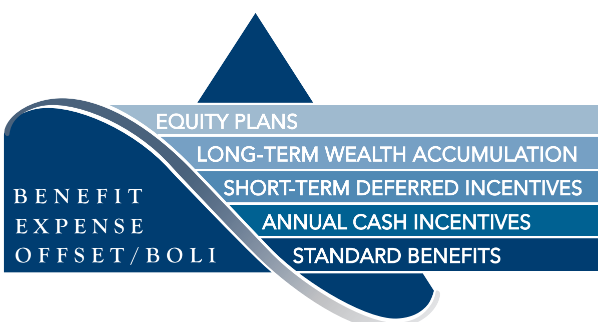
CAPABILITIES, PRODUCTS & SERVICES

- Compensation Consulting
- Executive & Director Benefit Plans
- Succession Planning
- Benefit Expense Offset/BOLI
- Long-Term Care & Disability Inc Planning
- Administrative Services

EXECUTIVE & DIRECTOR BENEFITS

A bank's success is dependent upon its people. Compensation packages that provide benefits in addition to those found in standard arrangements are key to attracting, retaining and rewarding key officers and employees. Some of the plans BCC help banks design and implement include:

- Deferred Cash Incentive Plans
- Salary Continuation Plans
- Executive Deferred Compensation Plans
- Stock Options Plans
- Stock Appreciation Rights Plans
- Phantom Stock Plans



BENEFIT EXPENSE OFFSET/BOLI

Bank-Owned Life Insurance (BOLI) is a tax-efficient vehicle often used to offset expenses associated with providing existing employee benefits including, but not limited to, medical coverage and qualified pension plans. In addition, BOLI can be used to offset the cost of implementing new benefits such as nonqualified deferred compensation plans. With the help of BCC and their professional comprehensive approach, banks find it easy to analyze and evaluate the decision to purchase BOLI. Some of these items to consider include:

- Product Type
- MEC vs. Non-MEC
- Investment Characteristics
- Portfolio vs. New Money
- Liquidity
- Carrier & Vendor Selection