



Cornerstone
ADVISORS

Cornerstone Solutions

Presented by

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Director of Business Development

SBA For-Profit Meeting 2025

Cornerstone Advisors Strategic Assistance

- ✓ Contract Negotiations
- ✓ Vendor Management
- ✓ Strategic Planning
- ✓ Industry Research
- ✓ Performance Improvement
- ✓ Fintech Advisory
- ✓ Payments School
- ✓ Enterprise Program Management
- ✓ Technology Transformation
- ✓ Mergers & Acquisitions

We bring proprietary knowledge.



Contract Vault™

The Contract Vault™ is a proprietary data engine of over 15,000 pricing points collected from negotiating thousands of vendor contracts. Leveraging this information, our team of negotiators provide financial services executives with an **objective analysis of market pricing and how it shifts with size, volume, and contract length.**



Performance Vault™

Includes over 200 productivity, revenue, and efficiency benchmarks that help clients understand how they compare to industry peers, project future spending, and **drive high-performance levels: from frontline production to the back office.** Additionally, the Cornerstone Future Ready Model™ offers a framework for executives to align on the future-readiness of key functions across their organization.

Vendor Vault™

Provides a proprietary knowledge base drawn from nearly two decades of vendor selection engagements enabling clients to make smart investment decisions in core system, digital banking, lending and analytic solutions. Additionally, our cloud-based vendor management platform, Vendor Vault™, **provides data on hundreds of industry vendors** serving the financial service market.

For every billion in assets; ~\$1mm in potential contract negotiation opportunity

\$5B

Example FI Asset Size

\$6.6M

Annual Savings Potential

The range of spending for technology is wide; attaining the average or peer median can create a false sense of security.

	Peer Median	Low Performer	High Performer
Core System spending per account (loan & deposit)	\$10.03	\$10.76	\$6.87
Data communication spend per branch	\$21,330	\$34,754	\$19,620
Remote delivery spending as a % of assets	0.0417%	0.0583%	0.0292%
Infrastructure spend per total FTE	\$3,475	\$4,604	\$1,903
Strategic system spending as a % of assets	0.0521	0.0861%	0.0438%

*Cornerstone Performance Vault metrics

Contract Negotiations

Deep Industry Experience



- **Expertise** across every bank department with 200+ staff in 20 practice areas
- **Experienced team** to partner with for your initiative

Data-Driven Negotiation Advantage



- Most **comprehensive contract data** in the industry
- Proprietary Contract Vault™ powers a bottom-up, **high-accuracy pricing** approach
- **Real-time market intelligence** inserted into your negotiations

Strategic Partnership



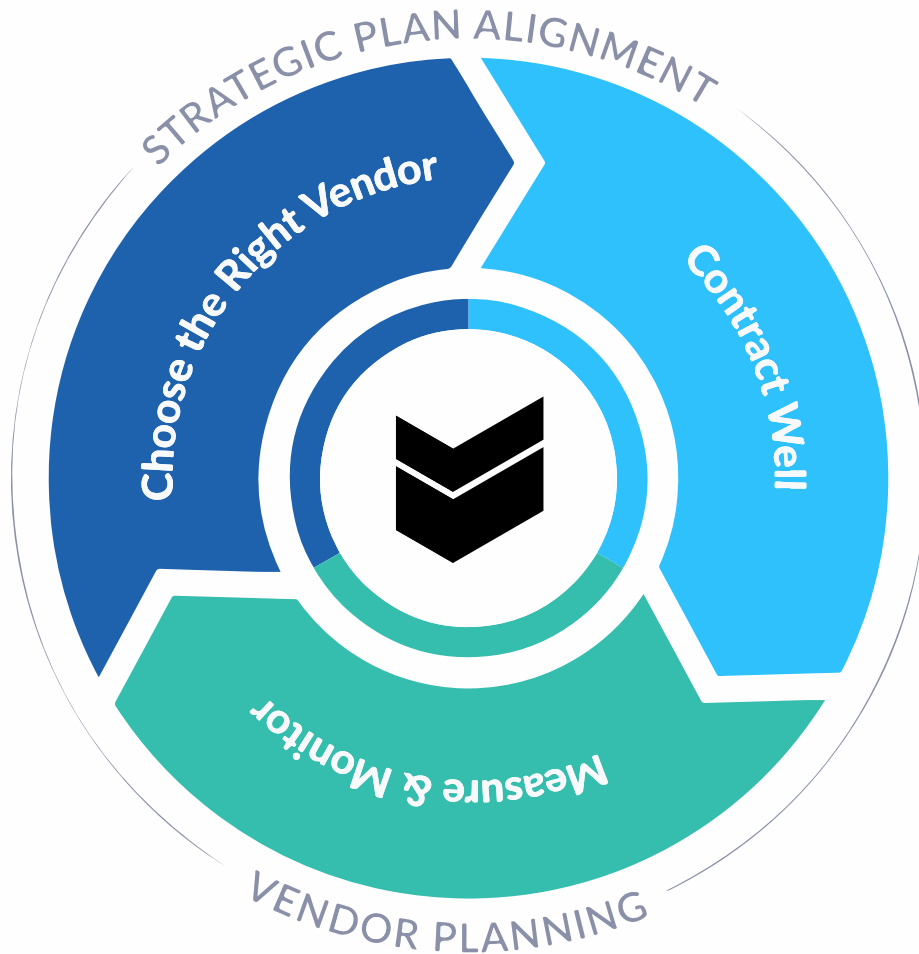
- **Work seamlessly** with your procurement team and contract owners
- Align to your strategic goals **while improving vendor relationships**
- Business terms negotiation included at **no additional cost**

Transparent, Value-Based Pricing



- Fees exclude growth and CPI – 25–40% lower than competitors by design
- Success fee based only on measurable, **negotiated savings**

Vendor Performance Management



Five Key Components

- Key 1** Tactical Vendor Planning
- Key 2** Strategic Vendor Planning
- Key 3** Choose the Right Vendor
- Key 4** Contract Well
- Key 5** Measure and Monitor



Vendor Management

Next Level Vendor Management Benefits:

- ✓ Reduce vendor expense
- ✓ Improve vendor performance
- ✓ Manage Risk
- ✓ Increase efficiency by standardizing processes and automating work-flow
- ✓ Increase agility by identifying scalable partnerships with viable new solutions
- ✓ Vendor planning & Chose the right vendor
- ✓ Contract well
- ✓ Measure and monitor

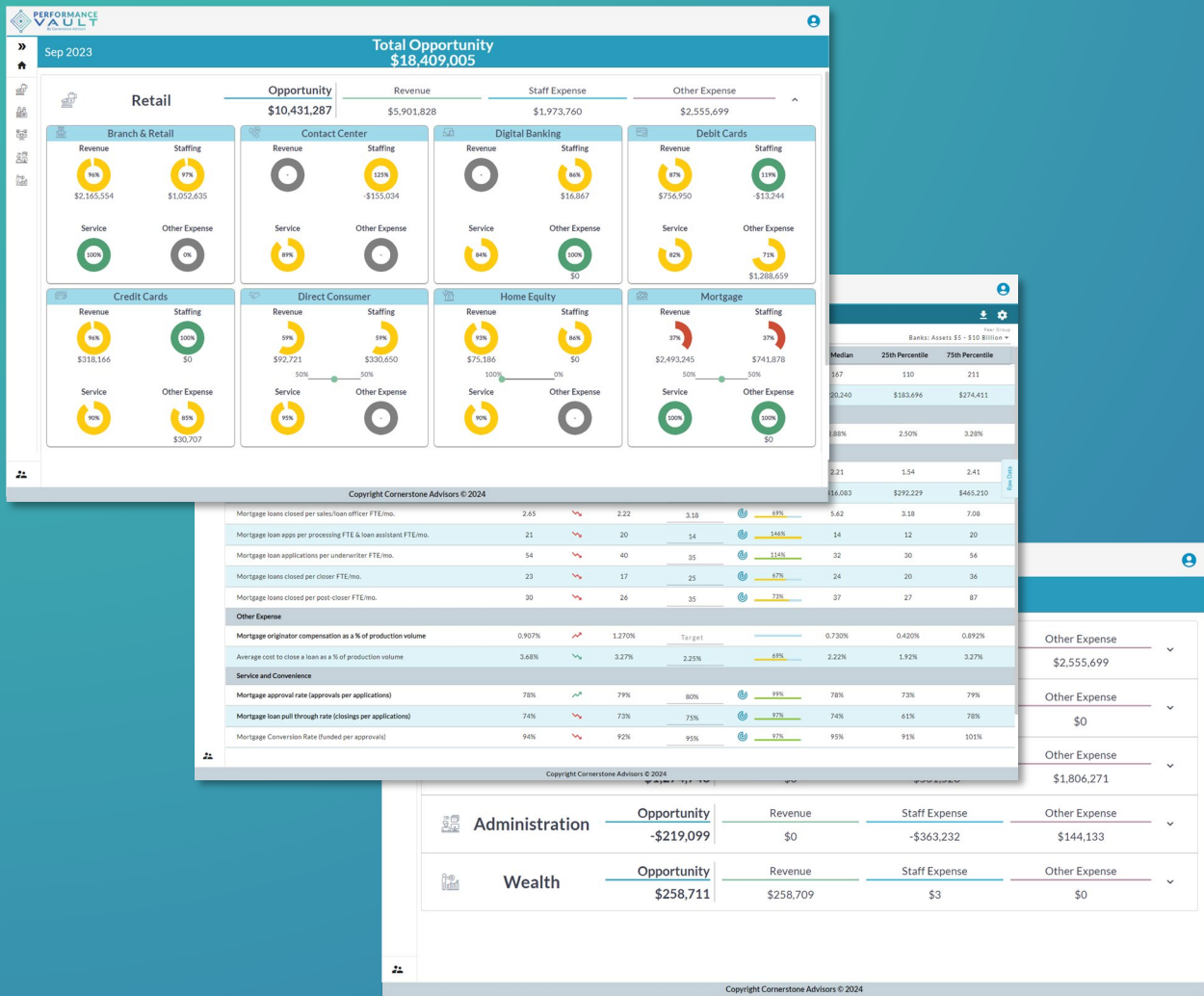


Smarter Decisions
Clearer Accountability
Higher Velocity

Outcomes of Smarter Benchmarking

- Apples-to-apples benchmark to industry peers across revenue, staff, expense, and service measures.
- Identification of revenue improvement opportunities that are realistic and attainable
- Zero in on potential expense reduction opportunities that won't run counter to strategy.
- Identification of the greatest opportunities for external expense reduction.
- Observations of gaps in industry best-practices and recommendations for execution.

Benchmarking Supported By Strategy



BENCHMARK

We benchmark our clients against peers using proprietary industry data.



IDENTIFY

We identify opportunities based upon benchmarks and executive discussions



TARGET

We establish target accountabilities for each line of business and support area



RECOMMEND

We provide executive briefings with recommendations to improve earnings and performance.

Tech Performance: Proven Benefits & Results

Negotiation savings can grow your strategic initiatives

32%

Better negotiation results with
Tech Performance

\$1M

In savings for every \$1B
in asset size



	Tech Performance Program	Traditional Approach
Contract Negotiations	 Included Negotiation services for major contracts (core, digital, payments, branding); additional contracts can be added	Negotiated and priced on a contract-by-contract, transactional reactive basis
Tech Performance Roadmap	 Included built to cover your top contracts	 Not included
MarketPulse™ Workshops	 Included always stay in the know for material tech categories	 Not included
Contract Vault™	 Included pricing knowledge entitlement in-scope contracts	Pricing targets only for the one contract
Performance Vault™	 Included annual tech spending benchmarking	 Not included
Vendor Vault™	 Included compliance management for top contracts	 Not included
Executive Education	 Included resident seat at all major events	 Not included



STRATEGIC PARTNERS
BY THE
NUMBERS

90%

ALL PROJECTS NPS SCORE

100%

INDEPENDENT

2018

CORNERSTONE ASSOCIATION
STRATEGIC PARTNER PROGRAM
LAUNCHED

\$57 MM

CORNERSTONE CONTRACT
SAVINGS FOR ASSOCIATION
STRATEGIC PARTNER BANKS

9 AREAS OF FOCUS
FOR NEGOTIATIONS

CORE, ONLINE/MOBILE, CARD BRANDING,
DEBIT & CREDIT, ATM, LOS, TELECOM, TRUST
& WM, ITEM PROCESSING

65

COMPLETED PROJECTS FOR
ASSOCIATION STRATEGIC
PARTNER MEMBER BANKS

10

ONGOING PROJECTS FOR
ASSOCIATION STRATEGIC
PARTNER MEMBER BANKS

\$2.4MM

2025 ESTIMATED CONTRACT
SAVINGS - ONGOING PROJECTS
FOR ASSOCIATION STRATEGIC
PARTNER MEMBER BANKS

7

STRATEGIC PARTNERS:
KANSAS BANKERS, MARYLAND
BANKERS , MICHIGAN BANKERS,
NEBRASKA BANKERS, OREGON BANKERS,
PENNSYLVANIA BANKERS, WASHINGTON
BANKERS

235

FULL-TIME EMPLOYEES +
5 PART-TIME

7

TEAM MEMBERS FOCUSED ON
BUSINESS DEVELOPMENT

Cornerstone's Proposal



Reduced Pricing and Revenue Share

- Cornerstone's fee for contract negotiations is a shared savings model.
- Cornerstone's reduced fee for Association member banks is 20% for contract negotiations.
- Cornerstone provides 10% of the contract negotiation fees earned to the Association as a revenue share.
- For advisory services, a revenue share of 5% of Cornerstone's fee is paid to the Association.

Engaged Partner

- Event sponsor and exhibitor
- Speaker bureau
- Quarterly revenue reporting
- Knowledge sharing
- Webinars
- Marketing and outreach

Thank you for your consideration. Cornerstone is highly interested in the opportunity to serve your member banks.





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Appendix



Working with Cornerstone



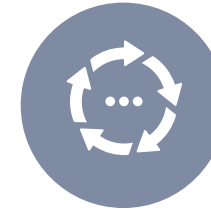
Association Member Banks

- Cornerstone will assist the bank with contract negotiations with their technology vendors.
- As a Preferred Provider, Cornerstone provides services at a discounted fee for Association member banks.
- Complimentary vendor proposal review for member banks.



Cornerstone Impact

- Cornerstone's negotiators incorporate the bank's growth plans, drive to market pricing and make improvements to service levels/business terms.



Association

- Cornerstone will pay the Association a revenue share of contract negotiation fees received based on referrals to Cornerstone by the Association.
- Cornerstone will provide support to the Association and be an engaged partner.

Client Savings

Revenue Share Examples

Bank with \$334 M in assets	• JHA Silverlake negotiation • \$590,539 contract savings • Cornerstone fee: \$118,018 • Revenue share: \$11,802
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Bank with \$772 M in assets	• Fiserv Premier negotiation • \$1,266,523 contract savings • Cornerstone fee: \$240,805 • Revenue share: \$24,081
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Bank with \$5.2 B in assets	• Fiserv debit negotiations • \$421,774 contract savings • Cornerstone fee: \$84,355 • Revenue share: \$8,436
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Community Bank Testimonial

Cornerstone Advisors supported us with our core provider contract. The process was efficient, organized and completed within our established timelines.

Our experience with Justin Colella, Senior Consultant was professional, and he exceeded our expectations at every level. He provided us with documents and reports that were detailed and gave us the information to make decisions.

Thank you, Justin and Cornerstone Advisors.

Scott E. Evans, President/CEO, Homestead Savings Bank

Client Success Story: Contract Negotiations

Executive Overview –

Headquartered in Texas, Third Coast Bank (TCB) was established in 2008 to provide personal services and community investment to its customers based on a foundation of grassroots values and an entrepreneurial spirit.

Challenges

- Controlling Expenses during rapid growth
- Needed ability to scale with current digital account opening solution
- Underutilization of cloud banking service

Solution

Contract Negotiations



Results Achieved

- TCB **saved more than \$1.14 million – a full 22%** - on a 5-year contract
- Removed annual increase for the life of the contract
- Enabled TCB to **stabilize and more accurately budget** digital account opening expenses for the next 5 years
- **Improved efficiency** in both online and in-branch account opening due to new solution has led to measurable increases in efficiencies , **improving overall productivity levels.**

Long Term Partnership & Proven Results

VENDOR PERFORMANCE MANAGEMENT

Contract Negotiations
with



ContractVault
By Cornerstone Advisors

Vendor Management
with



VendorVault
By Cornerstone Advisors



FirstBank Southwest

Amarillo, TX

\$1.57 billion

1st project completed: January 2008

Latest project completed: March 2018

323% ROI

Total savings to date: \$4,234,631

A \$4B High Growth Commercial Bank

Struggle: We have a very lean operation with minimal retail presence and less than 20 branches. How do we continue to scale our commercial business while not accidentally underinvesting in key resources needed to drive revenue?

Commercial

Treasury
Management

Mortgage

Concierge
Banking

Branches

\$4.4M

\$3.2M

\$1.5M

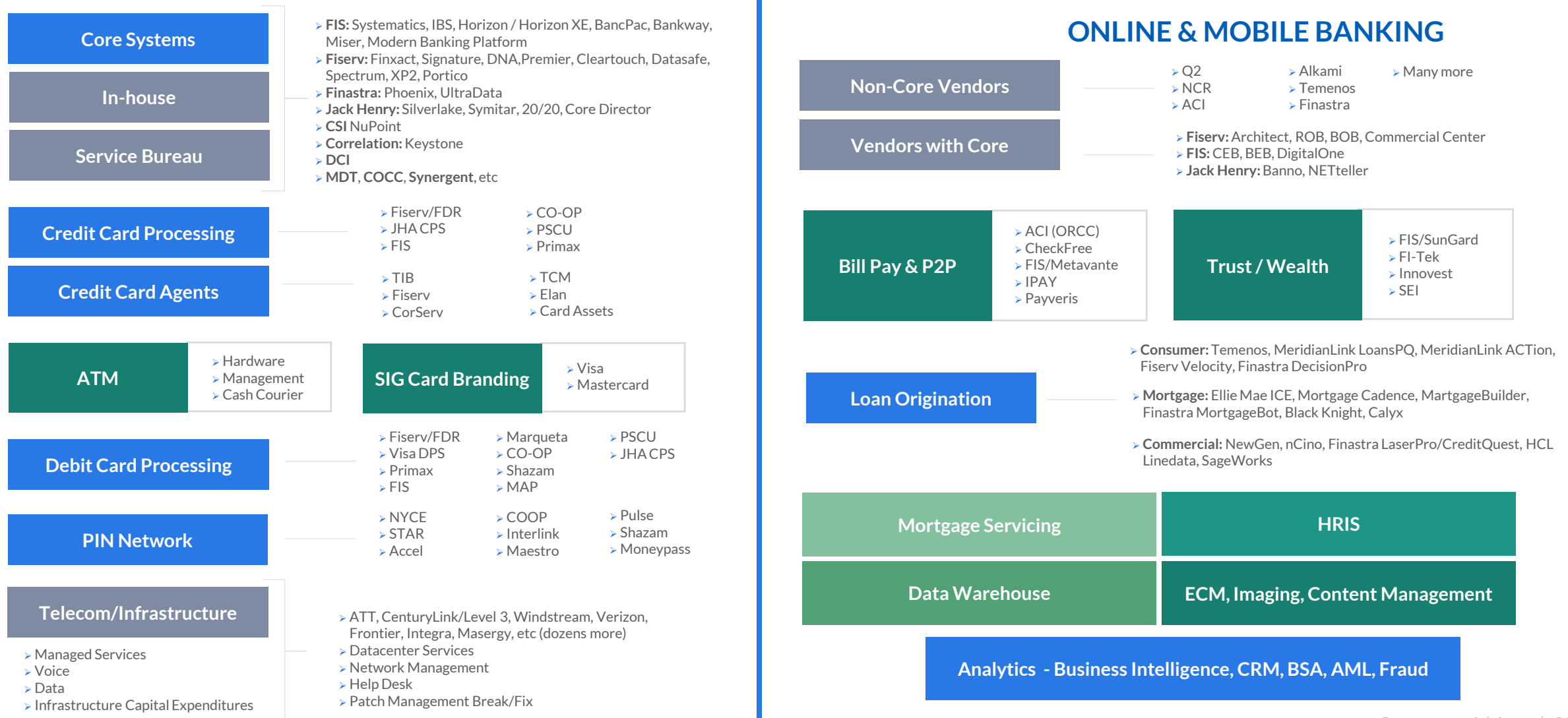
\$783K

\$577K

Opportunity Outcomes

- Lender Production
- Fee Income
- Investment in Credit FTE
- Revenue generation
- Fee structure review
- Mix of production increases & FTE redeployment
- Production increases
- Process Efficiency
- Checking account growth
- Onboarding consistency

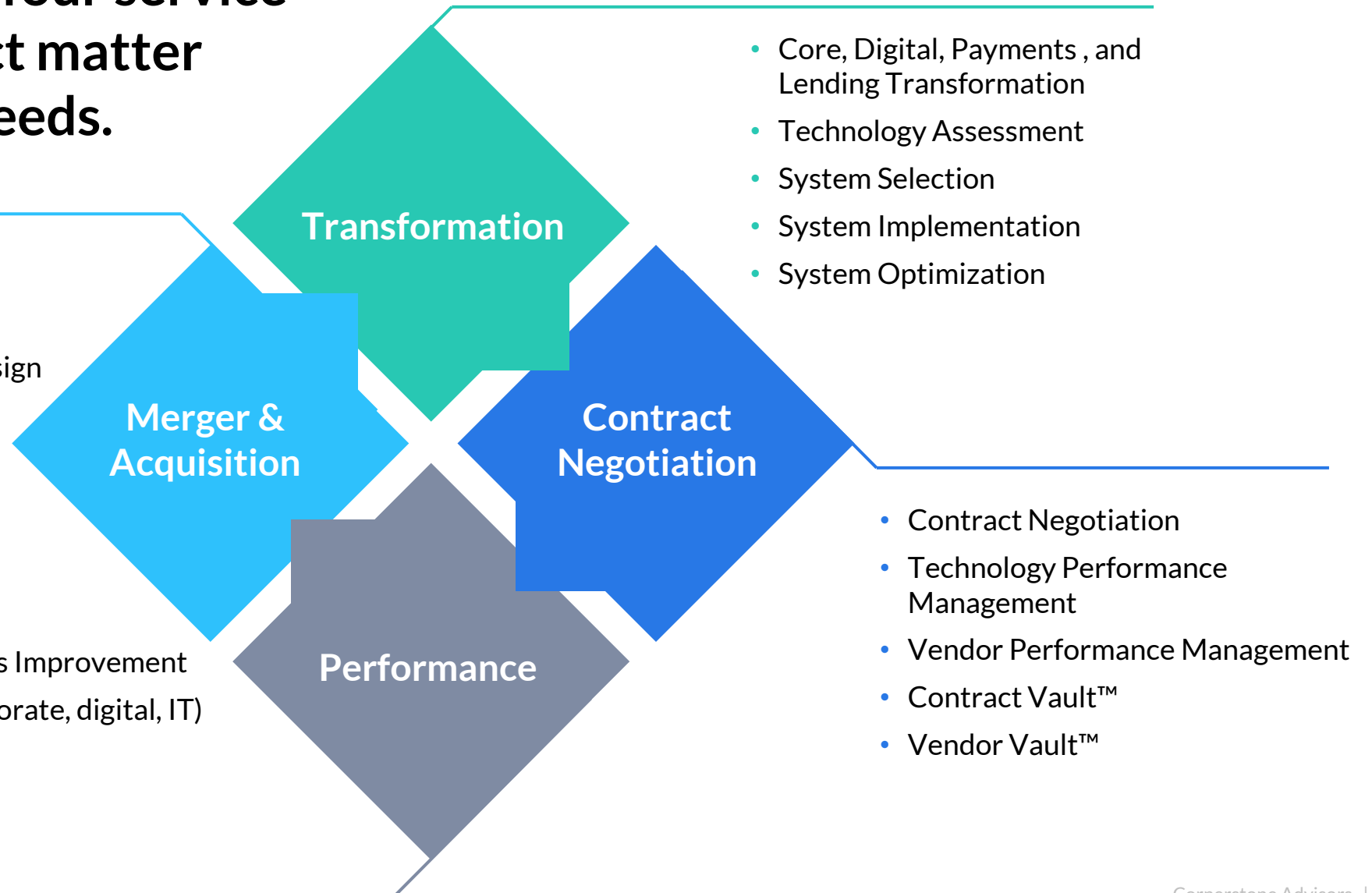
Major Technology Contracts in our Wheelhouse



We deliver our expertise and solutions across our four service lines tailoring subject matter expertise to client needs.

- Merger Advisory
- Merger Integration
- Target Operating Model (TOM) Design
- Change Management
- Third-Party Oversight

- Performance Program
- Benchmarking & Process Improvement
- Strategic Planning (corporate, digital, IT)
- Payments Optimization
- Marketing & Growth
- Performance Vault™



Cornerstone Solutions

Contract Solutions

Contract Negotiation Services
Contract Roadmap
Technology Performance Management

Our team of negotiators levels the playing field for clients by leveraging deep market knowledge, proven methodologies, and proprietary Contract Vault™. Our team provides an objective analysis on market pricing and delivers a contract that positions you with a competitively priced agreement focused on future growth

Vendor Performance Management

Services and Software
Vendor Vault™

Our team provides a turnkey vendor management program that consists of a full range of “white glove” vendor management services delivered by our contract management and negotiation professionals. We deliver these services through our vendor management software platform, Vendor Vault™.

Trust/Wealth Management

Strategic Planning and Advisory
Process Improvement
Vendor Selection
Contract Negotiation Services
Implementation

We offer end-to-end advisory services for all areas within the trust and wealth area – front, middle, and back office.

Payments Solutions

Payments Contracts
Card Branding
Payments Vendor Selection
Payments Optimization
Payments School

The payments team works with clients to help grow payments revenue and differentiate their product offerings.

Performance Solutions

Lending: Commercial, Mortgage, Consumer and Small Business
Process and Performance Improvement
Revenue Generation and Operation
Marketing And Sales Best Practices
Performance Vault™

Our performance solutions team specializes in improving performance, processes and operating efficiency by deploying peer benchmark comparisons and best practices.

Channel Solutions

Return On Channel Model
Branch And Contact Center Strategy
Digital Strategy and Roadmap
Digital System Selection and Implementation
ATM/ITM Strategy and Execution
Digital Revenue Growth
Deposit Growth Strategy
Cash Management

We help clients develop plans and select technology to proactively manage investments and capabilities across channels by creating an integrated roadmap that generates a true “Return on Channels.”

Strategic Solutions

Strategic Planning
Enterprise Risk Management
Organizational Services
Board Governance
Succession Planning

Our team brings facilitation expertise, peer benchmarks, research, industry trends and insights to your planning process to help you stay competitive and drive measurable value for your shareholders and customers.

Technology Solutions

Strategic Technology Planning
I.T. Benchmarking
I.T. Organizational Assessments
Vendor Road Maps
System Selection, Implementation And Conversion
Vendor Performance

We help financial institutions select systems, maximize returns on their technology investments, and improve technology governance and risk management.

Merger Solutions

Transaction Advisory Services
Merger Integration Services
Merger Contract Negotiation

We provide a proven framework and approach that drives measurable value creation through merger and acquisition strategies.



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CONTINUE THE CONVERSATION

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