



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
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2010 – 65

April 14, 2010

**SENT TO:**

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CFO, COO  
Compliance, Technology

RE: Technology Consulting, Process Improvement Consulting Services and  
Deposit Score Overdraft Management System Endorsement Program

I am pleased to announce the Connecticut Bankers Association's endorsement of Sheshunoff Consulting + Solutions' Technology and Process Improvement Consulting Services and the Deposit Score Overdraft Management System. For over 30 years, through the greatest changes in banking history, the consultants at Sheshunoff Consulting + Solutions have consistently helped their bank clients meet the challenges of an increasingly complex and competitive marketplace.

This endorsement includes:

- **Technology Consulting:** Includes technology assessments and plans, conversion assistance, outsourcing evaluation and selection, software and hardware selection, emerging technology strategies, and implementation management support.
- **Process Improvement:** Includes organizational structure alignment, staffing model analysis, procedure/policy refinement, technology effectiveness, competitive market analysis, fee income and product analysis, interest margin operations analysis, systems' technical capabilities assessment, etc.
- **Deposit Score:** Employs powerful analytical tools including a scoring engine designed to monitor deposit regularity and other key transactional trends at the individual account level. The system helps strike an optimal balance between managing risk, serving customers, and improving income streams. Institutions using Deposit Score can experience an incremental revenue lift while seeing a reduction in charge-offs.

Sheshunoff consultants have established a solid reputation for their flexibility, in-depth industry knowledge, and thorough analyses and deliverables. We at CBA are confident in the firm's ability to significantly help community banks meet competitive challenges and enhance the bottom line.

If you would like to receive information about the Technology Consulting, Process Improvement and Deposit Score Overdraft Management System endorsed by the CBA, please contact the CBA office or reply to this email.

Should you have any questions regarding the CBA Endorsement Program, please don't hesitate to contact me.

Sincerely,

COLLEEN E. CLANCY  
Vice President