



Bank Strategies, LLC

a Bankers' Bank of the West Bancorp company

Introduction

From time to time, community bank leaders face challenges, decisions and requirements that require outside perspective, strategic guidance, or specific expertise. Bank Strategies, a division of Bankers' Bank of the West, draws on many years of industry experience to assist with your unique needs.

Background, purpose and direction

In 2014, the Denver-based consulting firm Bank Strategies LLC and Bankers' Bank of the West entered into a joint marketing agreement to provide community banks with access to a team of accomplished banking professionals on a project basis. The growing need, especially among independent banks, for specific skills and outside expertise on an as-needed basis later prompted BBW to propose a tighter relationship with the Bank Strategies group. **By mutual agreement, Bank Strategies became a division of BBW in 2018.**

Today, Jim Swanson, a financial services industry professional with decades of broad experience, leads the division. Bank Strategies has helped banks ranging in asset size from less than \$100 million to more than \$2 billion with strategic planning, management and staffing studies, regulatory consultation, efficiency studies, mergers and acquisitions due diligence, and other projects. The group brings a balanced perspective, decades of banking experience, and highly developed skills to every assignment.

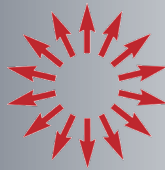
Range of expertise and assistance available

Among the services offered by Bank Strategies, **the two most often requested are loan review and strategic planning.** In addition, Bank Strategies can provide consulting, analysis, and assistance with projects in these and other areas:

- **Cost control and revenue enhancement**
- **BSA / AML compliance**
- **Acquisition and expansion**
- **Management and staffing**
- **Performance management**
- **Regulatory safety and soundness**
- **Enterprise risk management and organizational governance**



To learn more about Bank Strategies' capabilities or discuss your bank's needs in depth, call Jim Swanson at 303-903-9369 or email jim@bankstrategiesllc.com



Strategic Planning Facilitation

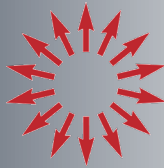
A process that delivers value

Effective strategic planning can fuel optimal performance in myriad ways. Outcomes of a productive strategic planning process commonly include:

- A clear vision with top priorities and a roadmap for achieving them.
- A foundation for getting the organization on the same page and pulling in one direction.
- Awareness of emerging changes, threats and opportunities ahead in a fast-changing environment.
- An appraisal of the leadership's performance of fiduciary duties and the progress made on meeting expectations of stakeholders and regulators.
- Dedicated focus on high-level goals and objectives that may have been previously deferred.
- A solid and unified commitment to the strategic plan—a strong competitive advantage and a key trait of high-performing financial institutions.

Advantages of facilitation by Bank Strategies

- **Total objectivity.** As an independent facilitator, we focus entirely on maximizing value for our clients. We have no hidden agenda, which enables us to draw out honest opinions from participants.
- **Strategic emphasis.** We handle many of the administrative details of the process—from preparation to note taking to plan write-up. Your management team and directors are free to focus on strategy, goals and big-picture questions.
- **Full focus on financial institutions.** We bring broad and deep banking experience to the process. Our insights into the attributes of high-performing banks enhance our facilitative role.
- **Reputation.** Our strong reputation with peers, clients, and regulators is a reflection of our integrity and commitment to performing at a consistently high level.
- **It's your process.** We won't dominate the planning session, the overall process, or the decisions. Our services are customized to your needs.



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Loan Review

Independent perspective from deep experience

From time to time, community bank leaders face challenges, decisions and requirements that require outside perspective, specialized knowledge, or more staff time than the organization can devote to the task. On-call assistance with loan review and other special projects is available through Bank Strategies, a division of Bankers' Bank of the West.

Independent loan review

Feedback can be provided in these and other areas, depending on your needs:

Benefits beyond a typical loan review

- Improved underwriting
 - Balanced assessment from the dual vantage points of lender and bank examiner
- Diminished regulatory risk; no surprises at exam time
 - Value-added recommendations for enhancing procedures and processes

About the service provider

Jim Swanson is the principal of Bank Strategies, an autonomous division of Bankers' Bank of the West. His decades-long background in the banking industry includes:

- ✓ Ten years in lending roles including chief credit officer, loan administration, and compliance.
- ✓ Eight years as a commissioned bank examiner with the Federal Reserve Bank of Kansas City.
- ✓ Nine years as a consultant to financial institutions
- ✓ Master's in business administration degree from the University of Denver; bachelor's degree in accounting from the University of Nebraska.