

The Copper River Group

AN INTRODUCTION TO OUR ORGANIZATION



The Copper River Group
2501 13th Ave S. Suite 207 Fargo, ND 58104
701-293-6222
www.copperrivergroup.com



THE COPPER RIVER GROUP^{INC}

About The Copper River Group

WHAT DO WE DO

The Copper River Group is a consulting firm specializing in community banks and credit unions. We are always here if you need a resource, advice or a full on technology review.

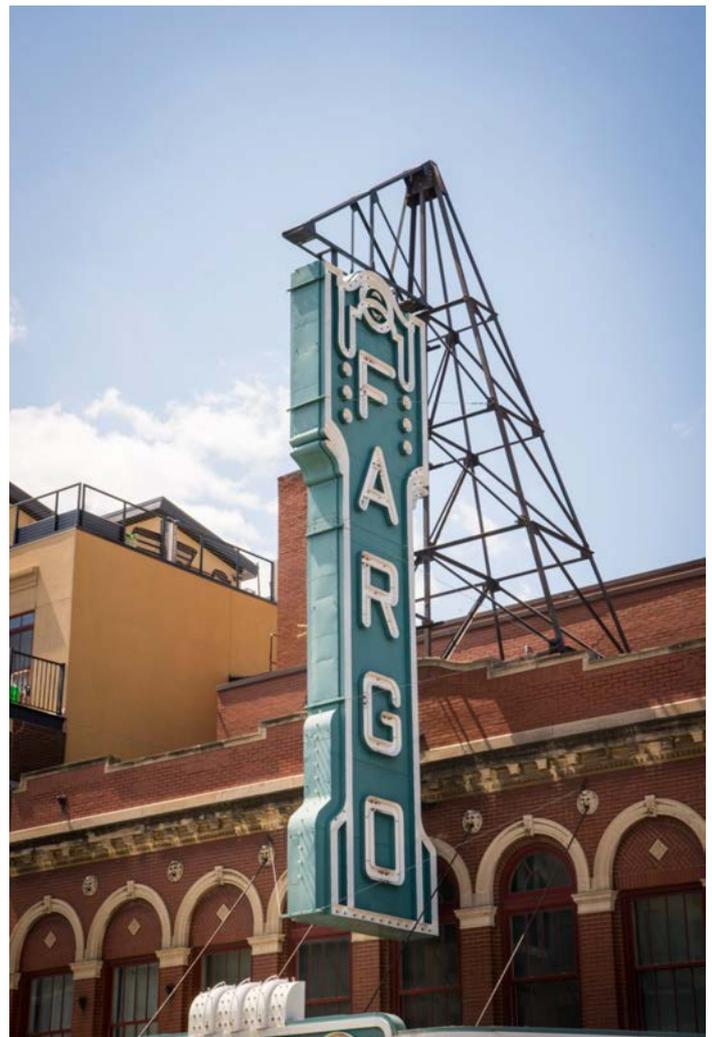
OUR EXPERTISE IS IN:

- Core/Technology Reviews
- Strategic Contract Negotiations
- Managing Vendor Relationships
- Creating Profitable Debit Card Portfolios
- Payments

WHO WE ARE

The Copper River Group was established in 2005 in Fargo, ND. The company started with the mission to offer consulting services to community financial institutions.

Since its inception, we have experienced a tremendous amount of growth. The Copper River Group provides services to FI's nationwide and has worked internationally with banks in Canada and Ecuador.



Our Services

CORE/TECHNOLOGY REVIEW

We provide a unique and thorough core/technology review process for financial institutions.

The Copper River Group not only facilitates an extensive core review process, but we teach you our process along the way so you can apply what you learn to future projects within your institution.

Our methodology is what sets us apart from our competition. *We do not* work for the vendor, we work for you.

Tired of poor vendor behavior? Us too. We can help you navigate through this process in a way in which you will be treated like a priority.

Don't know where to start? That's okay. We'll be with you every step of the way.

Can't find the time to read your contracts? Let us do your heavy lifting. We'll point out "landmines" to be aware of.

Let us help set your financial institution up for success.

Signs your institution is due for a core review:

1. You can't remember when your contract was inked.
2. The executive that executed the contract has retired.
3. If your contracts are set on auto-renew. (Free advice: Don't let this happen!)
4. Your vendor doesn't integrate with third parties easily. AKA: Brandcuffed.
5. Your relationship manager is absent.
6. Your technology can't do what you need or want it to.



STRATEGIC CONTRACT NEGOTIATIONS

One of the requests The Copper River Group receives most often is assistance with negotiating new contracts, contract renewals, and vendor contract reviews.

How do you know if you are getting a good deal? Don't take your vendor's word for it. We have an internal data base of pricing we can compare you to in order to see if you are truly getting a competitive and fair deal.

While many may feel overwhelmed with the process, you do not have to feel that way. We can help. **We do this every day.**

The challenge for financial institutions is twofold when it comes to contracts:



Often times these two items become all too clear *after* signing the contract.
This is where we can truly show our value!

We bring to the discussion our knowledge and experience regarding industry trends and best practices. Ask us for a reference today!



PAYMENTS

Card Services Profitability

How can you make your credit and debit cards as profitable as they can be?

From the initial brand engagement, to the contract, to the marketing campaign, to the release, we are there as the expert throughout the entire process if you choose to execute a brand-flip or review.

Call us today to find out how much *more* your F.I. could be making.

Make sure you ask for a reference so you can hear first hand success stories!

Payment Options

The list of payment options today is complex and endless.

Here are a few:

- Check-21
- Remote Deposit Capture
- ACH
- Credit & Debit Cards
- Payroll Cards
- Person-to-Person
- Bill-Pay
- Etc.

It can be hard to stay up-to-date with that growing list, and we get that!

That's why we are here as your resource.

Remote Deposit Capture

Remote Deposit Capture is the ability for customers to take control of depositing checks through the use of smart devices that transmit a scanned picture of a check to their bank account.

One of The Copper River Group's specialties is providing knowledge of payment systems.

Dan M. Fisher, our CEO, has written four books on this topic including:

- Capturing Your Customer
- Remote Deposit Capture Practical Considerations Volume I, Volume II, and Volume III



THE EXTRA

Technology Services

Technology is changing at the speed of light. It is hard to keep up, let alone have a firm grip on the trends.

Creating an effective plan that is not only relevant to the market, but one that also matches your organizational structure is important.

What is often overlooked when creating a strategic plan, is a technology plan, which is really a "how to get there" plan.

We can help your institution create a technology plan that makes sense for your employees and your customers.

Accounting Practices

Many community financial institutions struggle with maintaining general and basic accounting practices.

We can assist in basic accounting training and support for such areas as General Ledger and Reconciliation, along with assistance in creating and implementing procedures.

Research

Need to know the latest trends? Need to update your organization's technology, but don't know where to start? Give us a call or shoot us an email.

We can help you on navigating what is necessary for your FI to thrive. The financial industry is continuously changing and redefining itself.

Trends combined with new emerging technologies impact the dynamics of the financial industry on a daily basis.

We are available upon request to do the research for you.

CIO, Ready...GO!

Designed by your organization, for your organization. The Copper River Group offers an on-demand service that can be tailored to your FI. If your organization is in a pinch and needs a Chief Information Officer (CIO) quickly, we can help!

We can assist in the creation of a long-term strategic plan or short term tactical steps. On demand, ready,...GO!



Results

We will always work for you and never a vendor. We care about community financial institutions and want to be your advocate.

We have assisted our customers with significant savings, increased revenue, improved their technology, and taught them how we do it along the way.

Call us for a reference from our customers and we'll provide a few for you today!

We are good at what we do, so you can be great at what you do.



The Team

Dan M. Fisher | President & CEO



With over 40 years of experience in the financial industry, Dan M. Fisher is a leader in the banking world as a former director of the Federal Reserve Bank of Minneapolis and former Chairman of the ABA Payment Committee.

He is also a noted speaker and author, and he has served on the faculty for the Southwest Graduate School of Banking at Southern Methodist University in Dallas, TX, the

Graduate School of Banking at Louisiana State University in Baton Rouge, LA., and the University of Mary at the Fargo, ND campus. Dan recently served on the Incubator Mentor Council at the Research and Technology Park at North Dakota State University in Fargo, ND.

Specializing in technology and payment systems, Dan participated in the industry effort, with the Federal Reserve, to pass and implement the Check Clearing for the 21st Century Act, also known as Check-21. Dan currently writes for our website blog called, "Beyond the Bank."

Dan has authored or co-authored six books, along with numerous articles and white papers on technology, operations, and payment systems. In his spare time he wrote a Christmas children's book titled, "A Tree for Sam & Billy."

Dan holds a Master's Degree in Education, with an emphasis on Teaching and Technology, from Valley City State University and a Bachelor's Degree in Accounting from Hawaii Pacific College.



Simon M. Fisher

Vice President & Assistant Manager Consulting Practice



Prior to working for The Copper River Group, Simon spent 10 years in the banking industry working for both national and community banks. He held several roles in retail banking, commercial lending and management. Simon graduated from Valley City State University and holds a Bachelor's Degree in Business Management.

Becky Fisher | Chief Financial Officer & Education Associate



As a life-long learner, Becky earned her Master's Degree from Valley City State University in Technology Education. She also has two Bachelor's Degrees, one from the University of Houston in Interdisciplinary Studies, specializing in reading and math, and the other in Business Administration with an emphasis in Finance. In 2010, she received her instructional coaching certificate for

Differentiation and Writing Coach.

She currently is a professional educator with teaching licenses in three states. Within the Fargo Public School system she has past experience in teaching both at the elementary and middle school levels in general education, gifted and talented education, and Title I Math. She has also taught in a multi-age elementary school.

A program that Becky developed, called "Math for parents," received a grant from the Educations Minnesota Foundation for Excellence in Teaching.



Lynne M. Anstadt | CPA



Lynne began her banking career as Staff Auditor for Norwest Audit Services, now part of Wells Fargo. From there, she has worked in various Bank Operations and Accounting positions. As a member of the Senior Management Team for Community First Technologies and Community First Bankshares, now Bank of the West, she was responsible for financial reporting, reconciliation, and data security.

As part of the Bank of the West team, she rose to Executive Vice President, Branch and Customer Service Manager.

Madalyn Laske | Asst. VP & Asst. Mgr. Consulting Practice



After growing up in Fargo, N.D., Madalyn graduated from Minnesota State University Moorhead with a Bachelor's degree in Mass Communications with an emphasis in Multi-Media Journalism. Before joining The Copper River Group, Madalyn worked at several publications in the local area including the Fargo Forum and Spotlight Media. For nine summers she was the Music-Media Operator at the Fargo-Moorhead RedHawks.

Derek Heilig | Senior Associate Project Management



Derek is a graduate of Concordia College in Moorhead, Minn. He majored in English-Writing and minored in business and history. Before joining The Copper River Group, Derek worked at Paramount Sports as the Business Office Assistant and for Alorica as a Revenue Validation Team Specialist.



Aaron Axvig | Systems Analyst, I.T.



In his pre-Copper River Group days, Aaron graduated with a computer engineering degree from North Dakota State University. He then wrote software for test automations in Microsoft's Fargo office. Most recently, he spent 5 years as IT Manager for a tourism organization with hotel, gift shop, restaurant, and event ticket sales operations, Medora.

Grace Moffat | Project Support, Accounting Intern



Grace is in the last year of her Accounting Degree at Minnesota State University Moorhead. She is also a Division II athlete on the Women's Swim and Dive team and tutors' students studying Principles of Accounting. Before joining The Copper River Group, Grace founded her own consulting business in Australia working alongside companies in the medical services industry and as an Executive Assistant to a Managing Director.

