

# DATA & EFFICIENCY ASSESSMENT REVIEW

## THE POWER OF DATA – REALIZED

Why is it **critical** for banks to access and digest data quickly and easily?

*The answer is key: **DATA IS POWER.***

Make informed decisions with confidence, due to data-backed pattern and trend emergence. With historical customer behavioral data and more, banks can realign strategies and solutions to better match customer needs. Data can help streamline back-end processes, help properly align resources, increase productivity and reduce overall costs to the bank.

**BNControl** can help your bank realize the power of your data.

## YOUR DATA – YOUR WAY COMMUNITY BANK OPPORTUNITIES WITH IMPACT:

- Daily Assessment and Action for Large Deposit Fluctuations
- Daily Assessment of Loan Capacity Limits
- Daily Assessment of Concentration of Risk in Loan Portfolio
- Monthly Board Package Delivery
- Daily To Do List
- Collect and Report on Data through the use of Internal and External Forms

*BNControl transforms your data into actionable insights by providing a comprehensive view of your organization, enabling data-driven decisions and maximizing efficiency.*

*BNControl was created due to a need for access to data so better and more informed decisions could be made. BNControl provides your financial institution with a clearer perspective through innovative software and solid support. We provide a solution that's simple, clear, and effective.*



WHEATLAND  
ADVISORS

## DATA AND EFFICIENCY ASSESSMENT



- What applications are used by your Bank currently?
  - Examples:
    - Core Data Provider
    - Document Management
    - SQL Server
    - Customer Relationship Management (CRM)
    - Loan Origination System (LOS)



- Where are the Applications housed (internal or external)?



- How is the Internal/External data accessed?



- Are there specific use cases your Bank is looking to solve w/data
  - Examples:
    - Actionable Insights based on Data
    - Referral Tracking and Payments
    - CECL
    - Board Reporting and Budgeting
    - Compliance

# DATA GAP SOLUTION

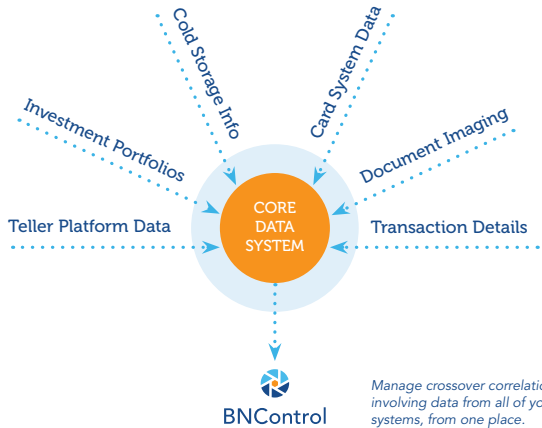
## BNControl

Manage your bank across all lines of business— clearly.



Picture one combined database for all your data—from your core system to your ancillary system. Now picture access to that data in a variety of different combinations through the use of an intranet portal. Now you've got a clear picture of the biggest benefit of **BNControl**: crossover correlations involving data from all of your systems, including loans, deposits, operations, compliance, and tellers.

**BNControl** gives your employees access to information to enhance their efficiency, so they can offer better customer service. **The result:** A clearer perspective that improves overall profitability.



### YOUR DATA IN ACTION:

- Using their own personal access, employees can manage their time and workload.
- Streamlined management of BSA, Red Flags, official checks, overdrafts and escrow accounts results in increased efficiency and greater compliance.
- The customer relationship management component helps increase revenues by creating and tracking referrals, providing relationship pricing, tracking debit card usage, and more.
- The intranet will improve the bank's customer service with quick access to check images, statements and tax forms requested by your customers within a matter of seconds.

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 **OCULUS**  
A CLEARER PERSPECTIVE.

**Mike Strickland** engages Community Banks who are seeking to do more for their customers and a desire for new sources of fee income.

With more than 30 years of experience in banking, insurance, and technology related fields, Mike Strickland currently serves as President and Founder of Wheatland Advisors.

Mike has had the pleasure to meet and work with some of the best bankers, learning what is important and critical to their success. He is able to apply those nuggets of knowledge every day to helping community bankers bring new services to their customers and additional revenue to the bottom line.

A past Board member of the American Bankers Association Insurance Council, Mike often hosts and speaks at bank functions and authors articles crafting strategies designed to increase service and fee income via customer experiences. Mike hosted a CEO Forum, gathering bank CEOs and life insurance executives to explore how the insurance industry can support community bank efforts to help protect their customers and provide for future generations. That same year, Wheatland Advisors received a Silver Award from the Kansas City Direct Marketing Association for an ongoing educational email campaign.

Wheatland Advisors developed the process, The Fee Income Multiplier to create specific plans centered around the unique characteristics of each community bank to bring new ways to serve a customer. Mike designed this process drawing from collaboration with community bankers and the experiences of organizing programs designed to incorporate each community bank's strengths and opportunity.

Previously, Mike was the President of Individual Assurance Company in Overland Park, Kansas, for two decades, which he led to become a major national provider of bank-offered loan insurance products.



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