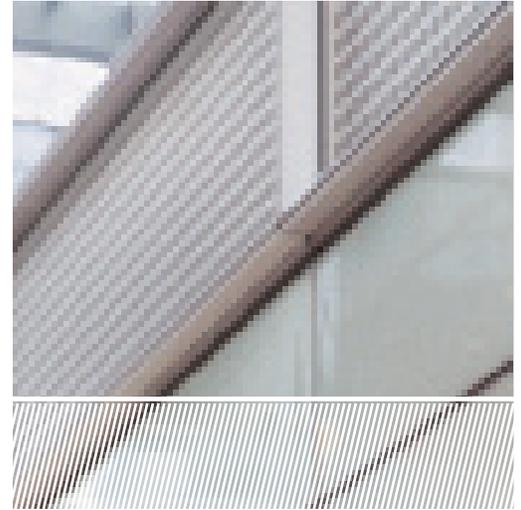




PROFIT RESOURCES INCORPORATED



PROFIT RESOURCES, INC.

- Profitability, productivity and efficiency consulting company for financial institutions.
- Founded in 1990 by Tim Holt.
- Customers range in size from \$23 million to \$800 billion; however, PRI specializes in institutions \$250mm - \$4b.
- Services include Process Improvement, Earnings Enhancement, Production Management, Root Cause Analysis, Training, Systems Selection & Implementation, Project Management and Best Practice Review.
- Team comprised ONLY of industry experienced professionals.
- Creates recommendations that make immediate and direct impact to your bottom line.

Best Practice Review

- Most impactful PRI service is our Best Practice Review.
- Best Practice Review typically includes detailed earnings enhancement recommendations for:
 - Non-Interest Income
 - Non-Interest Expense
 - Retail Branch Processes and Customer Service Model
 - Mortgage and Consumer Lending
 - Accounting
 - Operations
- PRI guarantees earnings enhancement of twice its fee.
- AVERAGE RESULTS: PRI's customers have averaged a 30% improvement in profits following a best practice review.
- SAMPLE RESULTS: One Indiana institution realized a profit increase of \$80,000/month within 10 weeks of the PRI Best Practice Review start date.

We take a hands-on approach to consulting.

ABOUT THE PRI FOUNDER - TIM HOLT



Tim Holt

PRI's founder, Tim Holt, brings more than 35 years of financial institution management, operations and financial technology experience to the company. Early in his career, Holt held senior-level operations management positions with two Ohio-based financial institutions. During this time, Holt was instrumental in managing two major systems conversions, as well as developing and implementing training programs that resulted in institution-wide productivity gains of 20%. Later in his career, Tim worked as a consultant for Unisys Corporation, assisting the company with a number of strategic projects, including developing an imaging business case model for high speed image item capture.

Since founding Profit Resources in 1990, Holt has managed a myriad of projects, from training to workflow re-engineering. To date, he has led the company to work in more than 100 institutions in 22 states. Holt has served for several years as a member of the ABA Stonier Graduate School of Banking (a Wharton partner) faculty, where he teaches strategies for increasing non-interest income.

ABOUT PROFIT RESOURCES, INC.

Profit Resources Inc. (PRI) is a financial service consulting firm that was established in 1990. Our staff consists of seasoned professionals with solid, practical experience in all aspects of financial services. PRI experience includes but is not limited to:

- Retail and Branches
- Item Processing
- Research and Adjustments
- Conversions, Consolidations and Mergers
- Cash Management
- Lending
- Mortgage
- Trust

While most of our competitors provide strategic guidance, we prefer a tactical, hands-on approach that results in **real quantifiable change**. This means nothing less than improved productivity and bottom-line results for financial institutions.



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