



The Intelligent Solution

De Novo SmartKitSM

Start Smart with BankSmart! Establishing a new bank can be an overwhelming process. The need to effectively communicate, organize, and document tasks and responsibilities throughout the start-up process can be difficult with minimal staff. The *De Novo SmartKit* is designed to function as a comprehensive yet *customizable de novo* project management solution that is easy to access for everyone and even easier to use. Best of all, no hardware or software purchases are required!

Any banker that has been through it will tell you that successfully managing the opening process of a new bank is not easy. The *De Novo SmartKit* will help you complete the entire process much faster and more smoothly, and your new customer's first impressions with your bank will be more positive . . . resulting in more new business!

At BankSmart, we have a clear understanding of what it takes to successfully manage a de novo opening. We have translated that knowledge into an innovative, web-based SmartKit that is both *user-friendly and affordable*.

A Thorough and Effective Project Plan

The *De Novo SmartKit* provides the most effective bank opening management tools available on the market today! These tools were specially designed *by bankers for bankers* to accomplish critical tasks through effective planning and communication. *Save time, money, and reduce stress for everyone!*

Security from Start to Finish

We take the security of your project very seriously. That's why our web-based *De Novo SmartKit* includes 128-bit SSL encryption, individual user logins, and requires complex passwords for your *peace of mind!*

BankSmart does not provide Investment Banking services or Legal advice.

Functional Categories

The *De Novo SmartKit* includes over 40 categories of functional areas and over 730 action items to be addressed by the organizing team members during the de novo process including:

- Accounting
- ACH & Wire Transfers
- Branch Administration
- Compliance
- Core System
- Correspondent Banks
- Deposit Operations
- Deposit Platform
- Deposit Product Mapping
- Document Imaging
- EFT Debit Card
- Facilities
- Human Resources
- Insurance
- Internet Banking
- Item Processing
- Loan Operations
- Loan Platform
- Marketing
- Purchasing
- Safe Deposit Boxes
- Senior Management
- Telecommunications
- Training
- Vendor Selection

Contact us for a demonstration of the *De Novo SmartKit* today!

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BankSmartSM

Smart Move

At BankSmart, our unique team approach helps you make smart moves that lead to smart solutions.

BankSmart provides bank operations consulting and project management services that guide our clients to solutions that not only compliment their resources and meet their financial goals but also enable them to establish the critical vendor relationships on which their long term success will ultimately depend.

Process/Operational Improvement Reviews

Our experienced Consultants will review the operational processes throughout your bank and offer suggestions regarding how your team can work more efficiently with the technology you have today and will recommend changes for improved performance that will benefit your bank for many years to come.

Vendor Evaluation / Selection Services

We combine marketplace knowledge with a practical project management style to guide your institution through the vendor hype, clearly identifying the strengths and weaknesses of each proposed solution and enabling you to select the vendor that best meets your needs and budget.

Contract Negotiation Services

Our knowledge of vendor services, pricing models, and unparalleled ability to perform apples-to-apples pricing comparisons allows our team to professionally manage the pricing negotiation process and ensure that you get the services you need at a price your bank can afford.

Bank & Branch Acquisition, Failed Bank Assumption, Branch Opening, Data Processing, and De Novo SmartKitsSM

Each of our innovative, web-based SmartKitsSM includes clearly defined project plans, timelines, and team member responsibilities while the interactive project tracker serves as a centralized vehicle for tracking, communicating, and reporting activities to all responsible parties. The “best practices” content of each SmartKit is customizable, allowing action items to be easily added or deleted to fit the needs of your institution.

Project Implementation Services

At BankSmart, our true value is exemplified in the combination of project management skills, hands-on banking experience and specific vendor/solution expertise. Whether an acquisition, failed bank assumption, or data processing conversion, our objective assistance will reduce risk, improve efficiency, and create a quality of work which consistently exceeds the expectations of our clients.

Call us to learn how we can help *your* bank run smarter!

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