



BACK PORCH CONSULTING

CONNECTING BANKS WITH THE BEST

CURATED PRODUCTS & SERVICES FOR BANKERS





THE FOUNDER

Hi, I'm Jim Cargill.

As the former president and CEO of Arvest Bank in central, southwest, and northeast Arkansas, I managed Arvest's retail, consumer, and commercial banking operations. Throughout my decades of service in the banking industry, I tried to personify the Arvest mission statement: "People helping people find financial solutions for life."

I have a deep commitment to our financial communities and a passion for excellent customer service. This commitment has been my motivation for launching Back Porch Consulting where I hope to continue serving and helping bankers find solutions for growth through a carefully hand-selected group of products and services.



WHY WORK WITH US?

When I began my career as a small-town banker, I quickly learned to appreciate the value of third-party resources that could help us fill in the gaps in skills and services our in-house team could offer. These resources helped us accomplish goals and grow our business beyond what we could do using only our own people.

As a fourth generation banker, I can offer invaluable perspective on how to be successful as a high-performing bank. I partner with banks that may not have a deep staff to draw from or who just want to seize unique opportunities to help meet their customer's needs and to operate more efficiently by providing fully-vetted third-party partners to assist.

Back Porch Consulting wants to be your ally for growth and greater profitability. Let's work together to help the industry continue to grow.



CURATED VENDOR

BHG LOAN HUB

The BHG Loan Hub is a secure, state-of-the-art platform that allows you to diversify your bank's portfolio with top-performing loans.

Benefits for your bank

- Get access to top-tier assets
- Quickly review and analyze credit files
- Receive direct ACH payments from borrowers
- Credit enhancements available

Value powered by performance

- Strong return for your bank
- Millions of dollars in loans are available for daily purchase
- \$550MM+ sold to banks in Q3 2023
- Thousands of borrowers come to BHG for financing every month

BUYING LOANS IS EASIER THAN EVER

- 1** Join the BHG Bank Network to access the BHG Loan Hub
- 2** Log in to review complete credit files with ease
- 3** Purchase top-quality loans with the click of a button

Buy your way

Daily live auction

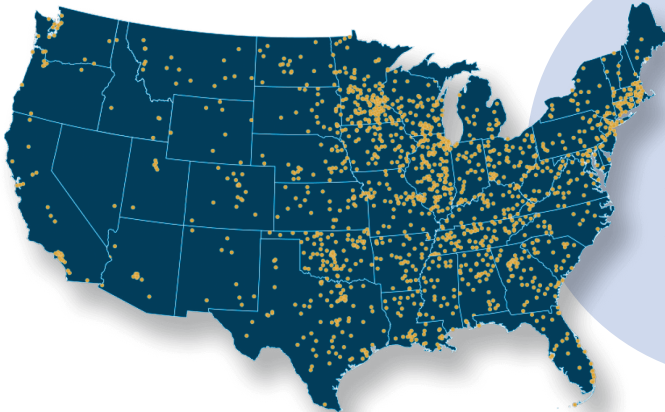
Bid to win proven loans at higher-than-market rates

Weekly silent auction

Take advantage of larger loan opportunities

BHG Marketplace

Buy on your time, 24/7



1,600+ BANKS

have earned \$1.3B+
in combined interest
income since 2001

Why purchase loans as a BHG Bank Network member?

You'll get unlimited access to high-quality, low-risk loans and portfolios of top-performing borrowers. BHG Financial originates and funds loans to professionals and then sells them to banks through the BHG Loan Hub, providing an opportunity to diversify your loan portfolio at your pace through access to the market's best borrowers.

BHG Bank Network members gain premium access to time-tested and top-performing assets along with a dedicated service team, multiple methods to purchase, and much more.



No origination costs to bank



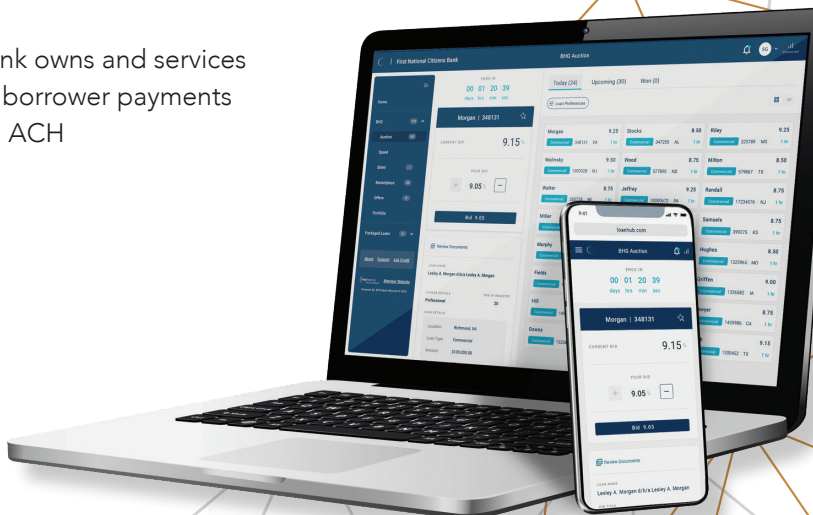
Complete loan files available for underwriting on a daily basis



No purchase commitment required



Bank owns and services all borrower payments via ACH



CURATED VENDOR CP INSURANCE

CP Insurance Associates is a Texas-based company that specializes in tracking and lender-placed insurance. They maintain the highest level of service and efficiency by incorporating superior technology and in-depth market knowledge to meet the expectations of their growing client base.

Products

- Collateral protection insurance for auto, hazard/wind, and flood
- Builder's risk program
- Blanket single interest
- Gap insurance
- Extended services contracts
- Professional product lines
- Credit life and A&H Insurance
- Payment protection
- Credit disability insurance

Services

- Conversion and post-conversion support
- Housing loan portfolio
- Escrow tracking
- Earthquake tracking
- Automated tracking policy insurance
- Producing uninsured and compliance notices
- Online access to software
- Phone communication
- Electronic data interchange
- Customer service
- Management reports
- Account training



INSURANCE TRACKING SERVICES

Escrow insurance

Tracks and pays the escrow premiums for mortgage loans

Escrow tax

Tracks and pays the taxes for an escrow mortgage account

Earthquake

Tracks third party earthquake coverage

Builder's risk

Provides tracking for construction loans

COLLATERAL WE TRACK

Vehicles	Commercial equipment	Residential real estate	Line of credit
Commercial vehicles	Watercraft	Commercial real estate	Contents
Farm equipment	Recreational vehicles	Second mortgage	Condo associations
Motorcycles	Aircraft		Condo unit owners

INSURANCE COVERAGE FOR BANKS

Financial institutions of all types face unique risks in their daily operations due to comprehensive regulatory guidelines. They must have risk management protocols, information security strategies, and specialized liability insurance in place.

COVERAGE WE OFFER

Professional and lender liability	Data breach liability
Employment practices liability	Property and casualty lines
Electronic funds transfer	Cybersecurity
Directors and officers liability	Kidnap and ransom insurance
Mortgage E&O impairment	Workers' compensation
Privacy expense	Financial institution-owned property and liability
Financial institution bond	

CURATED VENDOR CROSSCHECK

CrossCheck Consulting Group leverages over 50 years of industry experience in check printing with a considerable understanding of how check printing services are priced and incentives are paid to financial institutions. CrossCheck can deliver specific recommendations tailored to your institution and provides hands-on assistance with the task of analyzing your current printed check program.

Features and benefits

- CrossCheck helps reduce expenses and increase non-interest income
- Detailed analysis of current check program
- Analyze and audit current cost and billing
- Outsourced RFP management to ensure competitive pricing
- Detailed analysis and recommendations of the new proposed agreement to ensure controls are in place to mitigate future claw-backs
- CrossCheck owns the process from start to finish



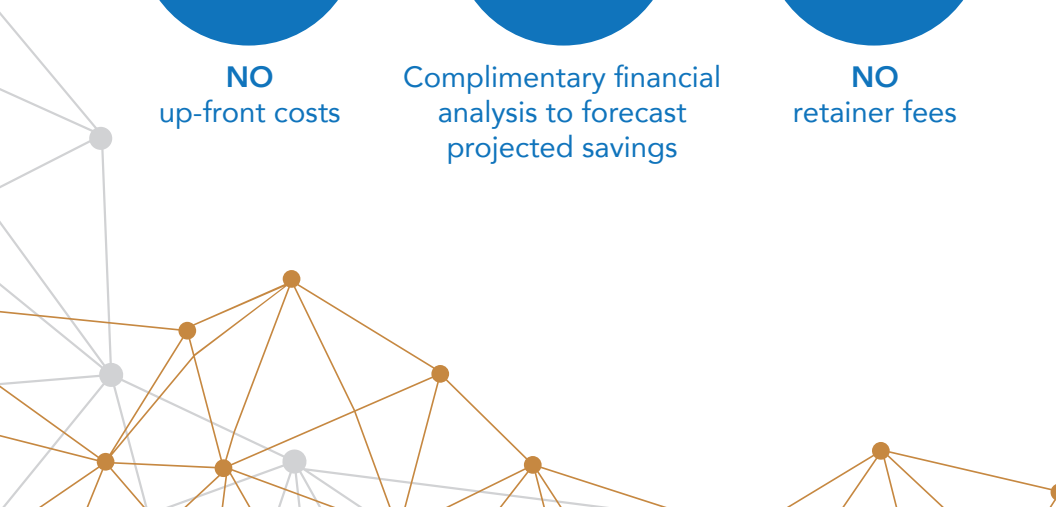
NO
up-front costs



Complimentary financial
analysis to forecast
projected savings



NO
retainer fees



CURATED VENDOR CULTURE DOCS

Culture Docs helps change the way leaders think about their organization in order to build a corporate culture that enables collaboration and allows employees to reach their full potential and contribute in meaningful ways.

Key program areas

- Creating a great place to work
- The role of leadership in defining and designing healthy workplace cultures
- Your number one priority as a leader and how to become a servant leader
- How learning and behavior change really works
- Setting clear expectations and accountability
- Effective strategies for talent development and succession planning
- Creating true employee engagement and ownership



WE CAN HELP YOU



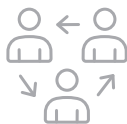
Attract and retain
a quality workforce



Improve employee
morale



Meet team goals
for your business



Build team
collaboration



Create a positive
work environment

CURATED VENDOR

BOND.AI AUTOPILOT

Grow deposits, build loans, and modernize your financial institution's marketing. Autopilot combines data crunching, empathetic decision making and marketing genius into a single tool. All powered by the world's first Empathy Engine®.

DISCOVER BOOSTED FINANCIAL HEALTH AND PROFITABILITY



Soaring deposits

Uncovers optimal deposit opportunities and instantly shows growth potential. Helps predict and prevent deposit attrition. Win market share faster than your competitors.



Uplift loans

Find immediate and future loans based on predicted consumer needs. Filters mortgages, auto and business loans, and beyond – based on personas of your consumers.




Automate marketing

AI-powered insights elevate your campaigns to new heights. Create lists that anticipate consumer needs early. Launch timely campaigns to audiences to boost conversions.




Beat the competition

Get deep insights into your competitors in seconds. Discover your top competitors, pathways to improve and identify how your consumers interact with other institutions.




"Jim is a true leader who has made such a difference in my life. He's a man with many professional accomplishments who has made a far-reaching impact."

Arvest People Team
Madeline Moore



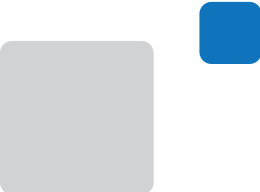
"We cannot thank Jim enough for his dedication to Arvest and his vast contributions throughout a significant period of growth for the bank."

Arvest Regional Executive
Craig Rivaldo



"The best banker in the world is preparing to retire. Thank you for being an amazing servant leader and friend, Jim!"

Little Rock Regional Chamber Board Member
Cathy Tuggle





BACK PORCH
CONSULTING

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