

THE TEXAS Independent Banker



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Up Front: Missing the Boat

★ *Christopher Williston*

Deluxe Detect Fraud Prevention Tool

★ *Milton S. McGee*

IBAT Winter Summit VII!

IBAT's 2007 Regional Meeting Tour

Personal Emergency Preparedness

★ *Cathy Ghiglieri and Carol Ghiglieri Winchester*

Economic Trends and Investment Strategies

★ *Jeffrey F. Caughron*

Improve Profits and Customer Retention

★ *Bill Armistead*

2007 Real Estate Market Commentary

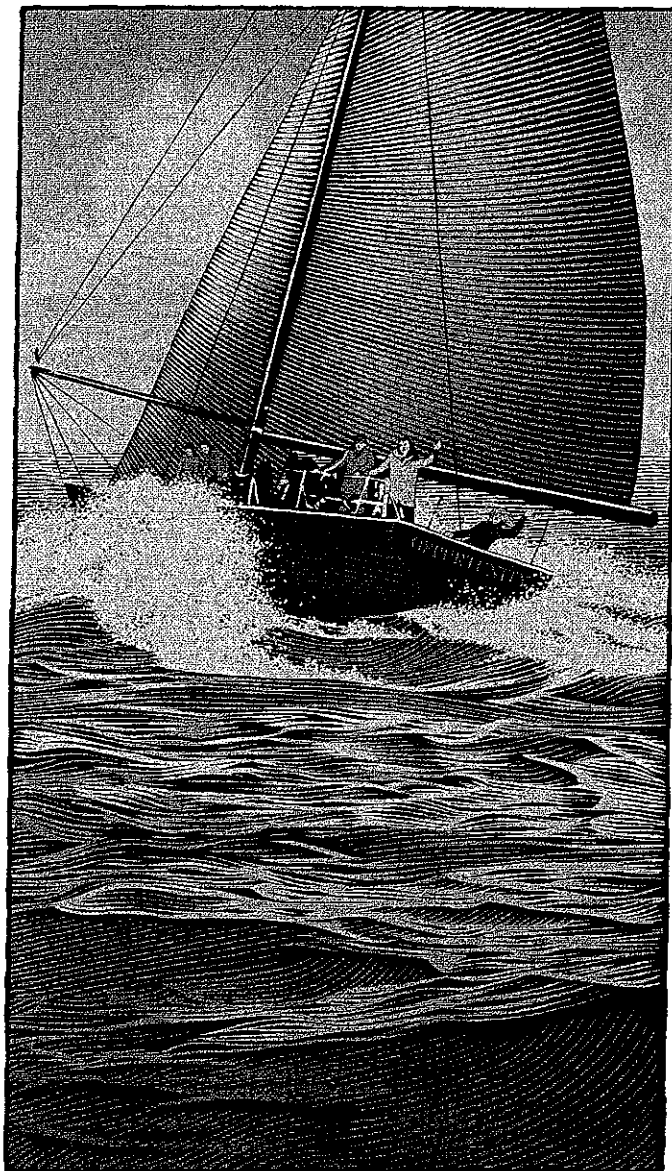
★ *Terry Mendenhall*

Why Community Banks Need Professional Communications

★ *John Marsh*

Electronic Banking: Card Technology

★ *Stan Paur*



"Remember you are just an extra in everyone else's play"*

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ASSOCIATION NEWS cont'd
 providers and large carriers. "My father started this business over 30 years ago. I am privileged to be able to carry on his unique understanding of the community bank and bank employees. I am honored to have the Advantage Health Plans endorsed by IBAT and to work with bankers and their employees in Texas."

USI Southwest of Houston, IBAT's endorsed provider for P&C and Ben-

efits coverage, rounds out the other side of this professional team. Rick Berg, FLMI, HIA, RHU and Senior Vice President of USI adds, "USI is excited to be able to offer our fellow Texans a home run in healthcare. As we have already learned from early adopting banks, Advantage Health Plans helps provide employees with great coverage and banks with lower insurance expenses"

(Paid Endorsement)

SWBC CELEBRATES 30 YEARS

Southwest Business Corporation (SWBC) has been celebrating its 30 year anniversary. Gary Dudley and Charlie Amato started the business in 1976 by providing insurance and financial services to lending institutions. Today, SWBC is a diversified financial services company providing a wide range of insurance, mortgage, and investment services to financial institutions, businesses, and families. With 13 divisions and 24 regional offices, the company employs over 700 people nationwide.

SWBC also is proud to announce the opening of its new, state-of-the-art contact center. The contact center features 380 individual work stations, 38 private offices and conference rooms, a lecture hall with advanced audio-visual technology, three training rooms with Smart Board technology, a distribution/mail center with scanning stations and a receiving dock, and many more advanced features.

SWBC decided to invest in the new contact center to accommodate the company's incredible growth and to ensure continual advancements in technology and customer service. With the new contact center, SWBC's Chairman, Charlie Amato, and President, Gary Dudley, believe that they will be able to serve their bank customers in a more efficient and cost effective manner. The new contact center will enable the company to upgrade their telecommunications and evolve into a multi-media contact center



FWI LAUNCHES NEW BRAND

Financial Women International, the longest-standing association devoted to the advancement of women in the financial services industry, is celebrating its 86th anniversary with a new brand.

The brand campaign, launched in cooperation with a marketing and membership campaign, features the unveiling of a new logo, website, mission statement, and marketing collateral to showcase FWI's heritage and progression.



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We're all about rewarding relationships at SHAZAM.

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You'll pay less, thanks to the reduced pricing from SHAZAM that's already saving millions for our customers. That's just one example of the kind of rewarding relationship you'll experience with SHAZAM. We're a single source provider for ATM processing, national debit products, merchant processing, and much more. We're big enough to meet all your needs, yet small enough to listen and respond.

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SHAZAM works relentlessly to provide the products, services, and security your customers can count on. Network uptime of 99.99% and more than 3,000 surcharge-free ATMs translate into the reliability and availability your customers deserve. Our extensive fraud risk management program will allow your customers to use their debit card with confidence. We're there when and where your customers need us

Get rewarded with an exceptional EFT network. Discover the difference that a rewarding relationship with SHAZAM can make for you – and your customers. Call us today at (800) 537-5427 or go online at www.shazam.net.



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A Striking Difference

FWI was founded as the National Association of Bank Women. In the late 1980s, the association changed its name to FWI. FWI's new brand embraces the association's legacy in the banking industry and introduces the tagline: Leaders in Banking, celebrating the fact that 68% of their membership is comprised of women in banking.

FWI will now stand alone as the only international association devoted to women in the financial services industry with a special emphasis on banking. In the coming months FWI will engage in a national marketing and membership campaign, concentrating on promoting FWI and increasing its visibility throughout the industry, and focusing on the addition of more member benefits, improved communication, and strategies for growth. Specific to the campaign is the association's goal of recruiting and retaining younger members.



WELCOME NEW ASSOCIATE & AFFILIATE MEMBERS

Agility Recovery Solutions

John R. McNabb, Area Director
7621 Little Avenue
Charlotte, NC 28226
www.agilityrecovery.com

Product/Service—Agility Recovery Solutions, a former division of GE, has 17 years of disaster recovery and business continuity experience. Agility provides turn-key, packaged recovery solutions to businesses across North America and Canada. Agility has a 100 percent success rate, including nearly 40 recoveries in the wake of the 2005 hurricane season.

Hal D. Gilchrist

National Director, TPR
Enterprises, Inc./Financial
Marketing Services
5118 Bougainvillea Drive
Harlingen, TX 78552

MSI Marketing Solutions, Inc.

Bill Armistead, Executive Vice
President
MSI Marketing Solutions, Inc.
500 Corporate Pkwy., Ste. 150
Birmingham, AL 35242

Polaris Benefits, L.L.C.

Mary Michalsky, Vice President
4606 FM 1960 West, Suite 40
Houston, TX 77069
www.polarisbenefitshou.com

Product/Service—Polaris Benefits delivers strategic solutions in benefit programs (medical, dental, life, long and short term disability, vision, and voluntary products) for small to mid-sized companies. We perform all the functions of an insurance broker but overlay a higher level of service and expertise.

Red Wing Software, Inc.

Stephanie Elsen, Marketing
491 Hwy 19
Red Wing, MN 55066
www.redwingsoftware.com

Product/Service—Red Wing Software has been serving the banking industry since 1979. The company's CenterPoint Payroll Software is ideal for banks who want to take control of their payroll in-house. CenterPoint Payroll Software's wide range of setup options and ease of use make it an excellent choice for banks.

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Houston, TX 77010
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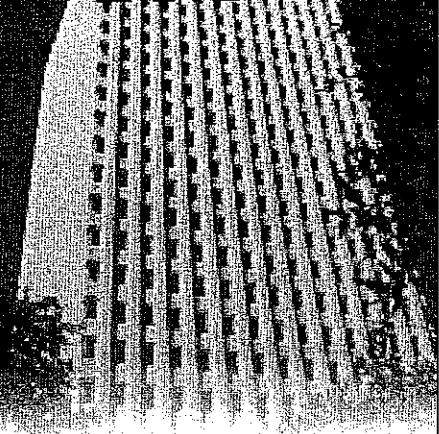
Product/Service—The firm represents Texas community banks in corporate, regulatory, capital raising, and compliance matters for an aggregate of over ninety years.

Systemware, Inc.

Todd Hunter, Director, Business
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15601 Dallas Parkway, Suite 1000
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