

Advisory Services to Help Credit Unions Achieve Their Most Challenging Goals

Cornerstone Advisors' multidisciplinary team brings deep industry expertise in financial services with an inside perspective that comes from having worked alongside credit unions for nearly two decades. Our independent insights and firsthand experience affords us a unique view on how to best help credit unions stay competitive and excel in today's financial services industry.

Complementing our advisory engagements is our Cornerstone Research practice, which offers financial institutions and service providers actionable insights to stay at the forefront with industry-renowned reports, data and studies.



Contract Solutions

- Contract Negotiation Services
- Contract Roadmap
- Contract Vault
- Vendor Impact
- Vendor Management



Payment Solutions

- Payments Contracts
- Branding
- Payments Scorecards/P&L
- Payments Vendor Selection
- Payments Optimization
- Payments Vendor Consulting



Channel Solutions

- Return on Channel Model
- Branch Evolution Strategy
- Digital Strategy & Roadmaps
- Digital System Selection
- Contact Center Strategy
- ATM/ITM Strategy & Execution
- Digital Revenue Growth



Technology Solutions

- Strategic Technology Planning
- IT Diagnostic
- IT Benchmarking
- IT Organizational Assessments
- Vendor Road Maps
- Vendor Selection
- Conversion Services



Performance Solutions

- Benchmarking & Metrics
- Commercial, Mortgage, Consumer Lending Opt.
- Branch & Contact Center Performance
- Revenue Generation
- Marketing & Sales Best Practices



Strategic Solutions

- Strategic Planning
- Mergers & Acquisitions
- Enterprise Risk Management
- Board Governance

Drive savings now

when you prioritize contract negotiations

Cornerstone Advisors has the data, experience and knowledge to help clients optimize their vendor contracts. Our multidisciplinary team can assist with all or just select steps — including selecting the right vendor, negotiating the most favorable contract, developing the best implementation strategy, and ensuring optimal performance.

Core Systems

Leverage more than 15,000 pricing data points acquired through numerous system selection negotiations, contract renewals and benchmarking engagements along with our proven methodologies to get the most advantageous contract for an institution — no matter the size. Services include Core Selections and Renewals, and In-house vs. Service Bureau Evaluations.

Merger Contracts

We can deliver a merger negotiation strategy and lead our clients through contract evaluations, product selections, and negotiation of final contracts. We understand that speed is of the essence in a merger situation and we ensure all decisions are based on sound functionality, benefit analysis and financial modeling based on the merged institutions' combined volumes.

Debit and Credit Card

Card processing is an opaque industry; we bring transparency and clarity to the negotiations. Services include: Debit / ATM Processing Renewals, PIN POS Networks, Debit and Credit Selections, and Credit Processing.

Digital Banking | Bill Pay

An institution's ebanking platform is the most used channel and it has to fit their needs. We assist in evaluating options and negotiating cost-effective contracts for developing products to help credit unions remain competitive. We know the vendors, the competitive landscape, and stay ahead of the market trends — enabling our clients to deliver the services and functionality that consumers are demanding.

VISA | Mastercard

Cornerstone negotiates with Visa and Mastercard for the highest level of incentives and the lowest fees. Our card branding negotiators assist our clients by soliciting bids and negotiating with the vendor(s) for market ready agreements that properly reward our clients for their relationships.

Ancillary Services — Loan | Deposit Origination, Trust, Item Processing

We ensure pricing and terms are market competitive for all ancillary solutions, whether our clients choose to partner with their core vendor or a third-party.

Data and Voice Negotiations

Data and voice circuits are the most expensive line item in an infrastructure budget. Our market knowledge of pricing and peer benchmarking delivers savings to the bottom line and results that outperform the market. We provide objective insight and guidance with no vendor partnerships or reselling agreements.

ATM | ITM Negotiations

Our objective advice and methodology for evaluating ATM contracts strategically positions our clients to achieve improved results and reduced expenses. Services include — renegotiating existing service contracts, negotiating purchase price on a fleet of machines, bid solicitation to explore the market offerings, business case strategy and ROI analysis evaluating new technology.

Put our knowledge
to work for you

CONTINUE THE CONVERSATION

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