



Branding for margin in mission



Banking in America



5500 Banks



Banking in America



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Brand Research



- Employees
- Customers
- Community leaders and partners
- National leaders

NPS (Net Promoter Score)

“On a scale of 1 to 10 (with 1 being UNLIKELY and 10 being VERY LIKELY), how likely are you to recommend Southern Bancorp to a friend or neighbor?”

Over **70%** of customers responded *Very Likely* or *Likely*

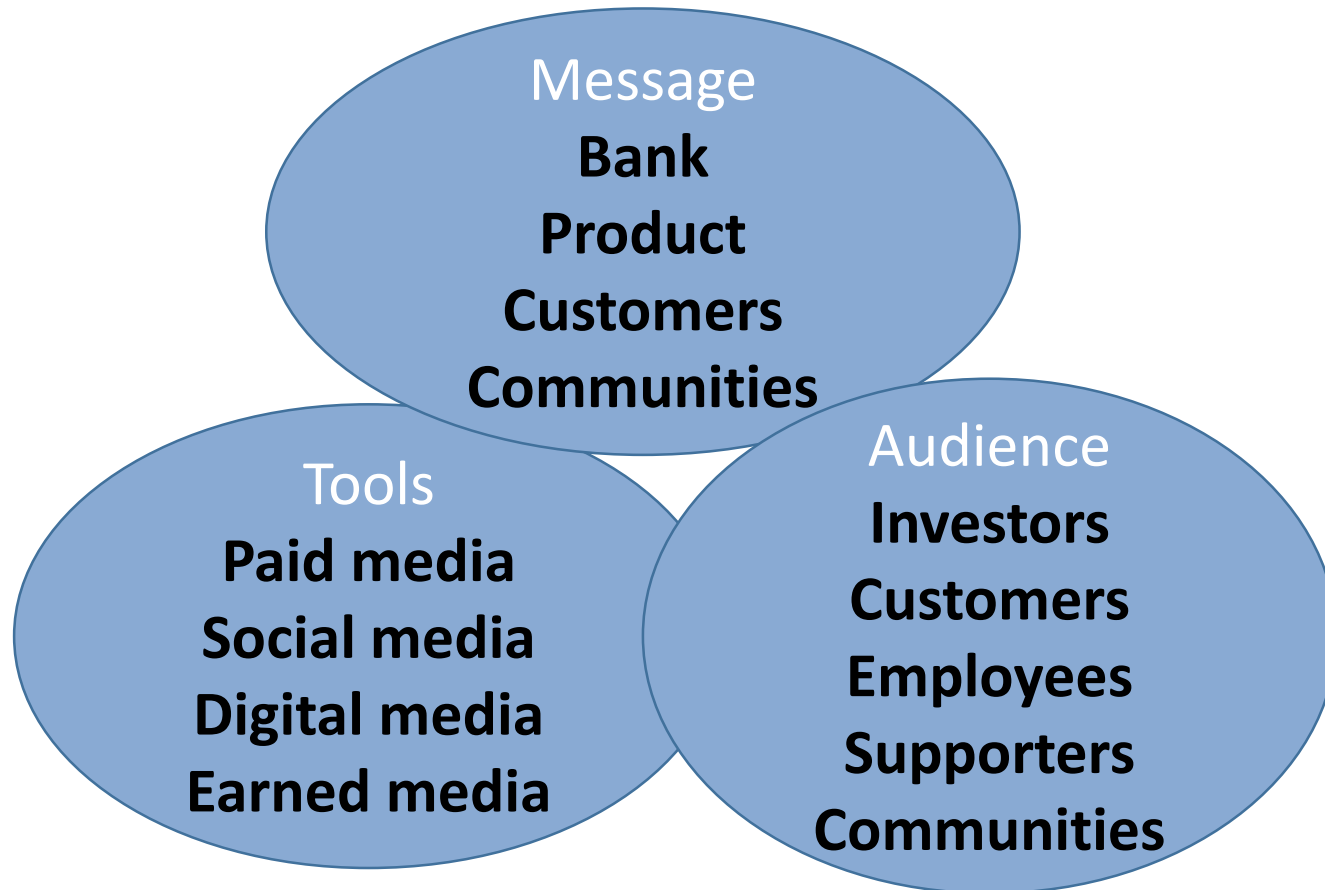
...giving Southern an NPS of **58.5**

Compared to others:

- Apple 77
- Costco 71
- **Southern Bancorp 58.5**
- Bank of America 29
- Morgan Stanley 28
- Citigroup 6

- **Average U.S. bank 13**

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A Bank on a Mission



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Online Banking

Web Banking ID

nathan.pittman

Password ([Forgot Password?](#))

••••••••

Remember Me

SIGN IN

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Southern Bancorp
Building communities. Changing lives.
REWARDS

**Use Your Debit Card.
Earn Rewards.**

1 2 3 4 5

Quick Links

- [Online Credit Card Management](#)
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- [Lost or Stolen Debit Card](#)
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Play the LICENSE PLATE GAME

See if you have the winning plate for a cash prize.

Do you want to keep over-draft protection on your ATM/Debit Card?

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CUSTOMER ALERT:
Debit Card Breach

- ### Products
- [Personal Accounts](#)
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 - [Credit Card Services](#)
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- ### Financial Tools
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1st SouthWest Bank

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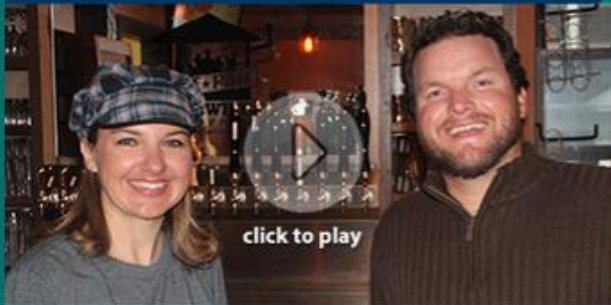
About FSWB

Mortgages

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Where's your there?



click to play

HAND-CRAFTED BREWING WITH A HAND-PICKED BANKING PARTNER.

"They embraced our business every step of the way."

— Jason and Shelly Cox / Riff Raff Brewing Company, Pagosa Springs



Welcome to First Southwest Bank Online

We're thrilled that 2015 is the year we introduce our communities to the bank's Community Development Financial Institution (CDFI) designation. This rare honor is determined by the United States Treasury and allows us to serve our region like never before.

The certification encourages investment in projects with broad benefits – in education, housing, health care, infrastructure and other vital services. We can now expand economic opportunity to business innovators and social entrepreneurs who have big ideas. As always, we want to know more about you — your vision, dreams, and professional and personal goals. [Let's talk.](#) 970.442.5054

Kent Curtis, Chief Executive Officer

Featured Product



Click on the image for more information about our most popular checking product.



For More Information About CDFI and How
We Are Helping To Grow All Our Communities,
[Click Here.](#)

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PEOPLE USING BUSINESS AS A FORCE FOR GOOD

DAVID REILING
Sunrise Banks CEO

NAMED TWICE BY TRUST ACROSS AMERICA AS A "TOP 100 THOUGHT LEADER IN AMERICA".

[media room >](#)

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ONLINE BANKING

Secure Login

Login to: Personal Business

Access ID

[Enroll in Online Banking](#)

Important Message:

The bank will be closed on **Monday, May 25th, 2015** in observance of Memorial Day.

[Click here to view cut-off times for ACH, wires, and online transfers.](#)

Great Auto Rates are Springing Up

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Community Banks using Business as a Force for Doing Good

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PEOPLE USING BUSINESS AS A FORCE FOR GOOD

NAMED TWICE BY TRUST ACROSS AMERICA AS A "TOP 100 THOUGHT LEADER IN AMERICA"

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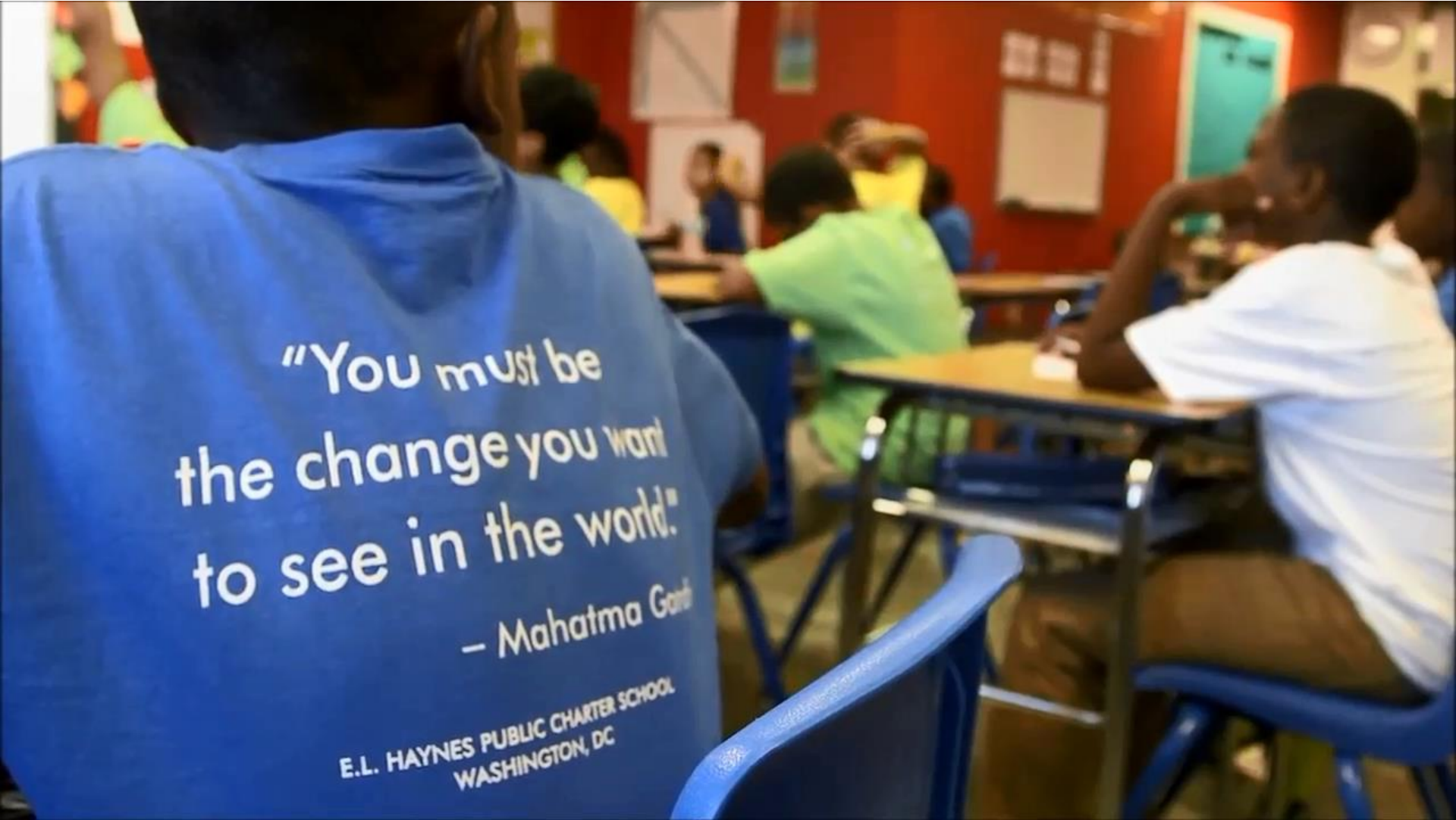
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FACEBOOK



Carver Federal Savings Bank

14 April · 🌐

Carver is Lending in the Community

Harlem RBI was looking for a Community Development Financial Institution (CDFI) to help build their DREAM Charter School in East Harlem. Carver provided \$1.7 million in bridge financing to make that dream a reality.

For more information, we invite you to call our Lending Specialists at 718.230.2900 or email us at Lending@carverbank.com.... [See More](#)



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Southern Bancorp

@southernbancorp

A Bank on a Mission to create economic opportunity in rural America. Member FDIC. Equal Opportunity Lender.

SouthernPartners.org

BankSouthern.com

Joined April 2009

27 Photos and videos



Tweets Tweets & replies Photos & videos

Southern Bancorp retweeted



Glen Jones @HendersonPres · May 20

Thank you @southernbancorp & @arkpromise for providing an opportunity for these future Reddies! #HSU



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OneCommunity. One Bank. OneUnited.

OneUnited Bank is an African-American-owned Massachusetts-chartered trust company headquartered in Boston, Massachusetts. The Bank is also a Community Development Financial Institution (CDFI) as designated Treasury Department. The Bank has achieved consistent profitable growth through both bank acquisitions and organic loan and deposit growth. The Bank has provided innovative products and services to fulfill its community development mission in the urban communities of Boston, Miami, and Los Angeles. OneUnited Bank continues to be integrated into the social and economic fabric of each community in every respect from not-for-profits, small business, affordable housing, churches, etc.

OneUnited implemented a plan that focuses on its core strengths. It is the only African-American owned bank with significant acquisition and integration experience, one of a small pool of banks that is designated as a CDFI with a strong financial performance and the only black owned bank with fully operational online banking capability. OneUnited has built a national brand through many innovative initiatives including:

- ☑ Lending almost \$1 billion over the past five years with the majority to low to moderate income communities, yet sustaining minimal losses. The Bank has received the largest Bank Enterprise Award from the U.S. Department of Treasury for five straight years for its community development lending.
- ☑ Providing extensive financial literacy training to urban communities including offering Money Smart Workshops on budgeting, credit and promoting the importance of savings.
- ☑ Launching the first Black-owned internet bank in an effort to build wealth and encourage savings within


OneUnited Bank employ




Teri Williams Cohee
President & COO

[See ho](#)


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dailybriefing

- 1 Asset Size Is Irrelevant, Community Bankers Insist**
Not all bankers agree that community banks need to bulk up to better absorb compliance costs and compete with larger banks. At a panel at American Banker's Regulatory Symposium, three CEOs argued that small banks can thrive by remaining hyperfocused on the communities they serve, while continually finding ways to grow revenues and control expenses. [Page 4](#)
- 2 NYC Bank Tellers Charged with Identity Theft**
Three New York bank tellers have been arrested and accused of participating in an identity theft ring, state Attorney General Eric Schneiderman said last Tuesday. [Page 3](#)
- 3 Senate Likely to Take Up Reg Relief Next Year**
There is a good chance legislation that would provide regulatory relief to small banks and address concerns about which banks are systemically important could be wrapped in the same Senate bill next year. [Page 2](#)

- 4 TechXpress E-Commerce Unit Sold**
SpensSmart Networks has purchased the e-commerce solutions division of TechXpress and plans to integrate the company's online and mobile services with its existing loyalty program offerings. [Page 18](#)

- 5 Dorco Eyeing \$229 Million Tax Refund**
Doral Financial, the holding company for Puerto Rico's No. 2 mortgage lender, may soon find out whether a San Juan judge agrees it is owed a \$229.9 million tax refund the government has refused to pay. [Page 5](#)

- 6 1st Capital Appoints Chief Banking Officer**
1st Capital Bank in Monterey, Calif., has appointed a chief banking officer who will take on most of the responsibilities of its recently departed chief administrative officer. [Page 3](#)

- 7 Privacy Notice Service for Banks Launched**
PrivacyCheq, a financial technology company in York, Pa., has launched a service that hosts streamlined versions of banks' privacy notices that can be pushed out to smartphones, tablets and desktops. [Page 18](#)

- 8 Home Depot Breach Unfazes Investors**
Though Home Depot's recent data breach compromised 56 million payment cards — more than the 40 million in Target's incident — the company isn't predicting a hit to revenue and



SOS: Cyberthreats are "urgent," FDIC Chairman Gruenberg warned, but today's IT is "beyond our scope of knowledge," banker H. McCall Wilson Jr., said.



FDIC Chief Discusses Anti-Hacker Strategies

Regulators crafting joint standards for cybersecurity

By Jon Adler

The volume and types of on-line attacks against financial institutions have forced cybersecurity to the top of technology issues facing banks and regulators, the head of the Federal Deposit Insurance Corp. said Monday.

Speaking at American Banker's Fourth Annual Regulatory Symposium, FDIC Chairman Martin Gruenberg said Internet threats are an "urgent" challenge for banks, and that regulators are in the process of assessing the readiness of both banks and the supervisory agencies to deal with attacks.

"In an increasingly interconnected banking environment, Internet cyberthreats are rapidly becoming the most urgent category of technological challenges facing our banks," he said. "The large number and sophistication of cyberattacks directed at financial institutions in recent years does require a shift

Banks Experiment with Apps for the Underbanked

By Pwery Crossman

Some banks are using mobile technology to answer a big challenge from regulators: how to offer consumers outside the mainstream more products and services.

One bank in a poverty-stricken section of the Mississippi Delta, surrounded by check cashers on nearly every corner,

is figuring out how to serve the underbanked with a combination of state-of-the-art technology and personal service, yet it complains that regulatory constraints and reams of disclosures get in the way. Others, like BBVA Compass, are just starting to design mobile apps for the underprivileged.

About 8% of U.S. households are unbanked and another 20% are underbanked, according to the Federal Deposit Insurance Corp., which will publish a report this fall about expanding

newsmaker



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