



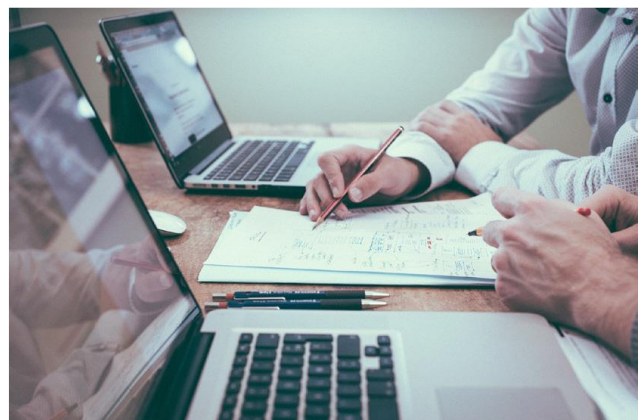
Bankers Consulting Services

Providing expert and cost-effective legal services to MBA member banks

What is Bankers Consulting Services?

Bankers Consulting Services (BCS) is a flat fee-based legal service that is designed to provide banks with cost-effective legal services. BCS attorneys specialize in banking and have the depth of knowledge to assist your bank with day-to-day consultation on routine legal issues. BCS can provide the following assistance to banks:

- Basic legal consultations for bank transactions and HR issues
- Loan and account documentation review
- Assistance drafting basic transactional forms and agreements
- Legal assistance with topics including:
 - Garnishment
 - Powers of Attorney
 - Offset
 - UCC Articles 3,4,8, & 9
 - Bankruptcy & Creditor's Rights
 - Trusts and other legal entities
- Preparation and policy review for:
 - Deposits
 - Lending
 - Operations
 - Safe Deposit
 - Trusts
 - Human Resources
 - Information Technology
 - And more!



How does BCS coordinate with the Missouri Bankers Association?

The Missouri Bankers Association has offered compliance assistance to MBA members in various forms since 1979. Those services are ongoing and will remain available. As a free member service, MBA members can continue to contact the MBA Compliance Services staff with federal and state banking compliance questions. The MBA will continue to contract with member banks for the traditional lending and deposit compliance, advertising, HMDA, fair lending, CRA and BSA reviews, and offer the MBA Compliance Force program that provides additional benefits.

As the amount and complexity of banking laws and regulations have increased significantly over the past several years, the need for banking-related legal expertise has grown. In response, MBA can now offer expert legal services to participating MBA members through its partnership with BCS. The BCS service is designed to complement the current compliance services offered by the MBA. The two operations work closely together to ensure the advice received is consistent and accurate.

How much does BCS cost?

BCS is designed to provide expert, accurate, and practical legal services at a cost-effective price. To do this, BCS takes a unique approach to pricing. Rather than charging banks for services based on an hourly rate, most of the BCS legal services are covered by a set annual fee based on the asset size of the bank. **See the BCS client contract for details.**

Asset Size (previous call report)	Annual Contract Fee*	Annual Membership Access Fee*
\$1 - 50 million	\$1,960	\$500
\$50,000,001 - 150 million	\$2,600	\$750
\$150,000,001 - 250 million	\$3,300	\$1,000
\$250,000,001 - 350 million	\$3,940	\$1,250
\$350,000,001 - 500 million	\$4,570	\$1,500
\$500,000,001 - 750 million	\$6,550	\$1,750
\$750,000,001 million - \$1 billion	\$8,525	\$2,000
over \$1 billion**	\$10,450 + \$1,000 per additional billion in assets**	\$2,250 + \$250 per additional billion in assets**
<p>*Fees are subject to change. **Example: A bank with \$2.2 billion in assets would be billed \$11,450 for the annual contract fee and \$2,500 for the annual member access fee, for a total of \$13,950 annually.</p>		

Why should a bank use BCS?

BCS understands the banking industry better than most. Banks are our entire focus, so serving banks is all we do. The BCS staff have worked with banks of all sizes for many years, with over three decades of combined experience. We understand banking laws and how they impact your bank's operations. BCS will work closely with your bank to provide expert legal advice and assistance.

Are there services BCS will not offer to banks?

BCS provides basic legal services. If a member bank has a complex legal problem, needs representation for litigation proceedings, or has a tax or corporate structure issue, BCS will typically advise the bank to seek the assistance of outside legal counsel with experience in those areas. BCS will work with the bank's designated legal counsel to ensure that banking issues are identified and understood.

Interested in more information? Contact:

Missouri Bankers Association

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The choice of a lawyer is an important decision and should not be based solely upon advertisements. For questions regarding the content of this flyer, contact Jamie Cosgrove, J.D.