

# Business Partners Equals Business Solutions

*Whatever the name, that equates to profits for you.*

*By John Ginovsky*

**A**BA Total Business Solutions resulted from the merger between ABA and ACB and offers tremendous benefits to members – if only they know to take advantage of them.

“Not only is it new to all the legacy ABA members; we changed the name as soon as it got in the ABA family,” said Howard Boyle, chairman of ABA’s Total Business Solutions. He is president and CEO of Home Savings Bank, Kent, Ohio.

“The ACB people knew it as Business Partners. So it’s not just new to legacy ABA members, but it’s also new to the legacy ACB people. So what we have to do now is to get people to understand what it is and what it can do for them.”

*Community Banker* recently interviewed Boyle on this subject.

## **Community Banker: What is ABA Total Business Solutions?**

**Howard Boyle:** It’s an opportunity to use economies of scale in certain businesses. For example, many banks deal with Freddie Mac and Fannie Mae. What Total Business Solutions has done

is to work up an alliance with them and others that gives banks better pricing. We have negotiated a better price than banks can get on their own.

## **CB: How do participating banks know what kind of savings they get through TBS?**

**HB:** Late last year, we sent out a report card to each bank that shows them exactly what each saved by working through TBS. This past spring was a very active mortgage time. Many, many people were refinancing. Volume was tremendous. We know we were profitable doing that. And when we see a report card that says how much more profitable we were because we worked through Total Business Solutions, it’s a phenomenal tool.

**CB: There are four basic sections to Total Business Solutions. You’ve talked about the mortgage alliance with Freddie Mac, Fannie Mae and others. TBS also involves capital markets, card solutions and the ABA Center for Commercial Lending and Business Banking. What would you say about those?**

**HB:** One thing you have to understand

about all of them: They are all things you can get involved with at either no cost or very little cost. Then you can turn around and get some volume pricing on these things that you can’t do yourself. The average member of the American Bankers Association right now is about \$130 to \$140 million in assets. They don’t have the negotiating power to get these prices. We do. In that process we will make the bank money.

On the card solutions concept, there are a couple of things. You can issue your own cards. You can issue through a third party. All of those things can be profitable.

When it comes to the capital situation, you should consider the investor conference that ABA offers, even if you’re not traded. My bank isn’t traded, but I went to the conference last year, and I got a lot out of it. If you haven’t presented to Wall Street, you should listen to somebody who does it. It’s absolutely fascinating. Whether you’re traded or not, you still present your financials, you still present your story, to somebody, whether it’s at an annual shareholders meeting, or to the press, or to a customer in the lobby.

**CB: How about the Center for Com-**

We need to get bankers to understand that if they are going to set up an agreement with somebody, to **check** with us first. We can **save** them some money.

**Commercial Lending and Business Banking?**

**HB:** That's a great success story, especially its e-mail bulletin ABA Commercial Insights. Everybody wants to get an e-mail bulletin from ABA. Should a bank consider not renewing its ABA dues, but has staff who depend on getting that information, that bank would face some serious decisions. We have more than 3,200 subscribers after only one and a half years of publishing it.

**CB:** How does Total Business Solutions work with ABA's other sub-

**siary, the Center for American Banking?**

**HB:** They work well together. They have different goals. CAB works with endorsed products. They do the due diligence, and ABA endorses the product. It's not like Total Business Solutions, where we negotiate a given price for a given bank. It's a different concept.

**CB:** You've been chairman of TBS since August. What's impressed you most?

**HB:** I am really impressed by the TBS staff, headed by Bill Kroll. It's a tre-

mendous staff. It's a very energetic staff. These are people who like to get down and solve the problem. We're in a great situation. Not only do we have a great staff; we have great products.

The thing we have to do is to get through to ABA members. We need to get them to understand that if they are going to set up an agreement with somebody, to check with us first. We can save them some money. If it's something that bankers want, we have an idea about it. If we don't, tell us about it. We can find out what we can do. We want bankers to understand that this is absolutely a win for the bank. **B**

*Read more about ABA's Total Business Solutions at <http://www.aba.com/BusinessSolutions/about.htm>. Also, there will be several TBS sessions at the National Conference for Community Bankers, Feb. 21-24, Hollywood, Fla. More information is available at <http://www.aba.com/Events/community.htm>.*

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