

# The COCC Difference

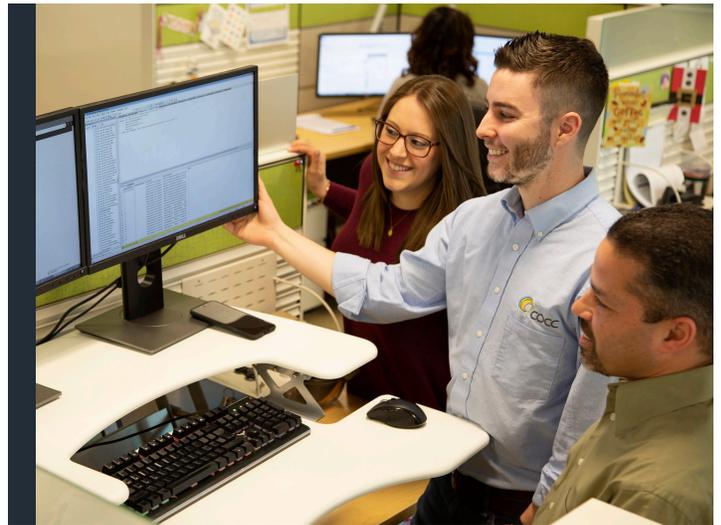
Large core technology providers have been in the spotlight recently, often for the wrong reasons. Many community financial institutions find themselves frustrated with their core providers and their inability to keep up with the needs of a community financial institution. Legacy technology, lack of options, tedious integrations and inflexible service plague these large core providers and community institutions often feel left behind. This situation is all too common.

Not all core providers are built the same, ideologically as much as technologically.

At COCC, we focus on our clients. This focus is born from our corporate structure. We remain a client owned cooperative. Our Board of Directors comprises leaders from within our client base. So too does our Strategic Development Council, which helps guide our innovation strategy. The decisions that direct our future plans as well as our goals for growth, development, profitability and service are made not only with our clients at the top of mind, but by our clients themselves. The fact that we answer to our clients as opposed to shareholders empowers us to act as a service organization to fulfill their needs.

Our culture of service is spread through our entire company, engaging each employee to help our clients achieve their strategic goals. Our practices reflect that. We offer shadow days and extensive training to ensure that our clients are using the solutions we provide to maximize their return on investment. We offer no-charge merger and acquisition support and no-charge digital growth, enabling our financial institutions to grow. We focus on building relationships, using a team of relationship managers to proactively provide support and contact in the field as well as giving our institutions access to all levels of our COCC support team. To measure maintain our levels of service, we ask for feedback and grades with quarterly service report cards.

Technologically, we deliver solutions that suit our clients' needs. We don't sell products simply to drive profits. Based on feedback, we invest in research and development, adapting to the changing landscape of financial technology. We develop services and partner with the top technology providers in the industry in order to provide our clients with the best-of-breed products, ensuring those solutions are all integrated



into our single core. And when a client wants to work with a new provider that we don't currently work with, our open API technology facilitates that new relationship. This allows our clients to integrate openly and seamlessly with fintech solutions best suited to them and their customers.

Our relationships are built and strengthened by our partnership mentality. We design our practices to benefit our clients because we know that our best strategy for success is through the success of our clients. This is evident through our contracts, which are written to be understood, not to hide clauses. It shows in our willingness and ability to work with fintech, helping our institutions implement the solutions that are right for them, even if those solutions are not part of our product suite. It is clear in the access our clients have to their data, generating reports to provide insight into their business and to reach and serve their customers in a meaningful and individualized fashion.

Throughout our history, COCC has shaped our mission around providing community financial institutions with industry leading customer service and best-of-breed technology, all at a competitive price. As we grow our cooperative and build for our future, our focus on our clients remain at the heart of our strategy. This is the COCC Difference.