



BANKERS
FINANCIAL
SERVICES, LLC



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IDEON and Bankers Financial Services join efforts to launch a state of the art, Market Linked CD Platform

New Market Linked CD Platform to be offered through a joint effort to preferred partner financial institutions.

New York City, NY, February 2nd, 2012 – North American IDEON (IDEON) and Bankers Financial Services LLC today announced a new platform they are introducing into the rapidly growing Market Linked CD (MLCD) marketplace. The overwhelming majority of financial institutions offer their customers the opportunity to buy MLCDs. Typically, these institutions are selling competitors MLCDs through contracted distributors. Very few institutions issue and offer their own MLCD products. “This means that many banks and credit unions are funding, with their customers’ money, other bank’s balance sheets. This makes little sense to me” highlights Mike Sherzan, BFS’ President and CEO.

Issuers know designing, selling and managing a MLCD can pose some daunting challenges. For more than a decade, BFS has been successfully assisting financial institutions who wish to issue MLCDs in their own name. From operations to risk hedging activities, BFS’ team supports financial institutions with structuring and managing MLCDs.

Now, with the help of IDEON’s state of the art technology, the added value of the offering will be even greater. On the one hand, sales personnel will be able to count on intuitive, interactive tools to properly understand and explain the features of each product. This increased transparency is something that is essential for a compliant sale in an increasingly complex regulatory environment. Additionally, all the necessary files required to manage the MLCDs, including accounting and taxes, will be automatically generated by the hosted platform. Overall, the customer experience will be dramatically enhanced.

“The MLCD platform perfectly complements our other savings and investment offerings”, comments Daniel Smith, IDEON’s CTO. “With BFS’ capital markets expertise and IDEON’s state of the art technology and knowhow, we have put together a very compelling solution for US Financial Institutions”, he added.

About IDEON Financial Solutions

IDEON is a strategic and product innovation partner for leading financial institutions in North America and Europe. IDEON assists its partners in distributing innovative and profitable products to their customer base. CHOICE Financial Solutions is the division of IDEON focused on savings and investment products. IDEON works with its partners from its offices in the United States and Spain. Additional information about IDEON and CHOICE may be found at www.ideonfs.com and www.choicefs.com.

About Bankers Financial Services

Bankers Financial Services, LLC (BFS) designs and distributes innovative financial products and services to community banks and bank holding companies. The Index Certificate of Deposit program allows banks to private label and issue CDs with interest based on the performance of various market indexes. Deposits remain at the issuing bank providing a core deposit or brokered deposit funding source. Bank customers win with limiting downside risk through the principal protection feature and FDIC insurance. Additional information can be found at www.indexcd.com and www.bdfs.com