

CORNERSTONE ADVISORS

Where Strategy Meets Execution

NICHE FOCUS

- ▶ MID-SIZE AND REGIONAL BANKS
 - ▶ LARGE, PROGRESSIVE CREDIT UNIONS
-

Cornerstone Advisors' multidisciplinary team brings deep industry expertise in financial services with an inside perspective that comes from having worked alongside banks and credit unions for nearly two decades. Our independent insights and firsthand experience affords us a unique view on how to best help financial institutions stay competitive and excel in today's financial services industry.

Complementing our advisory engagements is our Cornerstone Research practice, which offers financial institutions and service providers actionable insights to stay at the forefront with industry-renowned reports, data and studies.



OUR PROPRIETARY MARKET INTELLIGENCE

Cornerstone Knowledge Vaults draw on nearly two decades of consulting engagements, research, proprietary data and benchmarks. This knowledge helps our clients achieve high performance levels of profitability, productivity and service.

INSIGHT VAULT™

Draws on Cornerstone Advisors' exclusive research, operational benchmark data, and real-world best practices from consulting engagements nationwide, which includes straight-to-the point expert analysis of trends, research and planning insights. It allows executives to get smart on top-of-mind issues, as well as the implications these issues will have on their organizations' financial future and strategic, operational and technology initiatives.



PERFORMANCE VAULT™

Includes over 200 productivity, revenue, and efficiency benchmarks that help clients understand how they compare to industry peers, project future spending, and drive high-performance levels from frontline production to the back office. Additionally, the Cornerstone Future Ready Model™ offers a framework for executives to align on the future-readiness of key functions across their organization.



CONTRACT VAULT™

The Contract Vault™ is a proprietary data engine of over 15,000 pricing points collected from negotiating thousands of vendor contracts. Leveraging this information, our team of negotiators provide financial services executives with an objective analysis of market pricing and how it shifts with size, volumes, and contract length.



VENDOR VAULT™

Provides a proprietary knowledge base drawn from nearly two decades of vendor selection engagements enabling clients to make smart investment decisions in core system, digital banking, lending and analytic solutions. Additionally, our cloud-based vendor management platform, Vendor Impact™, provides data on hundreds of industry vendors serving the financial services market.

A photograph of two men in business attire. The man in the foreground is wearing glasses and a blue suit with a striped tie. He is looking down at a tablet computer. The man in the background is also in a suit and is looking at the same tablet. The lighting is bright and blue-toned, creating a professional and focused atmosphere.

Cornerstone partners with you to bring innovative insights to help you reach the next level of performance.

Cornerstone Advisors

WHAT WE DO

We deliver advisory services to help financial institutions gain valuable insights into some of their most challenging goals. For every engagement we assemble a team with the right set of skills and expertise to drive results.

OUR SERVICES

MERGER SOLUTIONS

TRANSACTION ADVISORY SERVICES
MERGER INTEGRATION SERVICES
MERGER CONTRACT NEGOTIATIONS

We provide a proven framework and approach that drives measurable value creation through merger and acquisition strategies.

STRATEGIC SOLUTIONS

STRATEGIC PLANNING
ENTERPRISE RISK MANAGEMENT
ORGANIZATIONAL SERVICES
BOARD GOVERNANCE

Our team brings facilitation expertise, peer benchmarks, research, industry trends and insights to your planning process to help you stay competitive and drive measurable value for your shareholders and customers.

PERFORMANCE SOLUTIONS

BENCHMARKING, DASHBOARDS, AND SCORECARDS
LENDING: COMMERCIAL, MORTGAGE, CONSUMER AND SMALL BUSINESS
PROCESS AND PERFORMANCE IMPROVEMENT
REVENUE GENERATION AND OPERATION
MARKETING AND SALES BEST PRACTICES
PERFORMANCE VAULT™

Our performance solutions team specializes in improving performance, processes and operating efficiency by deploying peer benchmark comparisons and best practices.

TECHNOLOGY SOLUTIONS

STRATEGIC TECHNOLOGY PLANNING
I.T. BENCHMARKING
I.T. ORGANIZATIONAL ASSESSMENTS
VENDOR ROADMAPS
SYSTEM SELECTION, IMPLEMENTATION AND CONVERSION
VENDOR PERFORMANCE MANAGEMENT
VENDOR VAULT™

We help financial institutions select systems, maximize returns on their technology investments, and improve technology governance and risk management.

CONTRACT SOLUTIONS

CONTRACT NEGOTIATION SERVICES
CONTRACT VAULT™

Our team of negotiators levels the playing field for clients by leveraging their deep market knowledge, proven methodologies, and proprietary Contract Vault™. This allows our team to provide an objective analysis on market pricing and deliver a contract that positions you with a competitively priced agreement focused on future growth.

CHANNEL SOLUTIONS

RETURN ON CHANNEL MODEL
BRANCH STRATEGY
DIGITAL STRATEGY AND ROADMAP
DIGITAL SYSTEM SELECTION AND IMPLEMENTATION
CONTACT CENTER STRATEGY
ATM/ITM STRATEGY AND EXECUTION
DIGITAL REVENUE GROWTH
CASH MANAGEMENT

We help clients develop plans and select technology to proactively manage investments and capabilities across branch, web, mobile, contact center and ATM channels by creating an integrated roadmap that generates a true “Return on Channels.”

PAYMENTS SOLUTIONS

PAYMENTS CONTRACTS
BRANDING
PAYMENTS SCORECARDS/P&L
PAYMENTS VENDOR SELECTION
PAYMENTS GROWTH INITIATIVE
PAYMENTS VENDOR CONSULTING

The payments team works with clients to help grow payments revenue and differentiate their product offerings.

INDUSTRY RESEARCH AND KNOWLEDGE SHARING

CORNERSTONE ADVISORS RESEARCH
COMMISSIONED RESEARCH
INSIGHT VAULT™
ADVISORY ENGAGEMENTS
EXPERT SPEAKING
EXECUTIVE ROUNDTABLES

Cornerstone complements our comprehensive consulting services with industry-renowned research, online newsletters, expert speakers and invitation-only roundtables. We bring together the knowledge and experiences of all our clients to help them broaden their exposure to industry trends and increase performance.

The **CORNERSTONE DIFFERENCE**

Financial service organizations rely on our consulting and research services to improve their profitability and elevate performance. Our clients gain access to real-world experience resulting from our ongoing advisory engagements with banks and credit unions that span nearly two decades. The combination of this experience and our data-driven **Cornerstone Knowledge Vaults** offer clients actionable insights and an independent perspective that is unrivaled in the industry.

LEARN MORE AND CONNECT WITH US

Put our knowledge to work for you

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CONTINUE THE CONVERSATION

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