



NEWS

For Immediate Release

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PROFORMANCE and Heartland Bank & Trust Co-present the Keys to Loan Automation at the 2005 BAI National Loan Operations Conference

Concurrent sessions will focus on the benefits of integrating collateral tracking, exception handling and document imaging.

Spring, TX, May 17, 2005 – PROFORMANCE, a leading provider of document automation and information management solutions to the financial services industry, and Heartland Bank and Trust, an \$800M community bank based in Bloomington, IL, will co-present concurrent sessions at the BAI National Loan Operations Conference, scheduled for June 6-8, 2005. The sessions will highlight the benefits associated with integrating collateral tracking, exception handling and document imaging to effectively manage loan documentation.

Loan document tracking and collateral management have traditionally been labor-intensive processes. New loan automation technologies are enabling financial services institutions to create consolidated on-line portfolios of loan documentation and relevant customer data for immediate access and retrieval. Heartland recently implemented INFO-ACCESS, a software package developed by PROFORMANCE, to combine and manage all necessary loan data into one application. According to Wayne Whaley, President and CEO of PROFORMANCE, “We see a tremendous opportunity for mid-tier banks in the \$1B to \$20B asset range to improve service during the loan process, while also reducing full time equivalent (FTE) labor for tasks that are currently manual, by integrating INFO-ACCESS with the OnBase document management system, core banking and other line-of-business software.”

Using a customer-centric viewer, INFO-ACCESS enables the loan officers and processors at Heartland to manage, track, research and process work items that are critical to loan operations. Prior to implementing INFO-ACCESS, the bank employed disparate systems and used paper checklists to track various document requirements and collateral.

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“By having all of their loan documents imaged and stored in the OnBase Document Management System, Heartland was well poised to integrate a complementary solution to track document exceptions, generate notices and manage collateral,” said Whaley. “In fact, our motivation to develop INFO-ACCESS was driven by the principle that loan document exception processing can be fast, simple, efficient and accurate as well as cost-effective. We appreciate our working and professional relationship with Tim Owen and the staff at Heartland and look forward to sharing what we have learned about advances in loan processing at the BAI conference.”

During the concurrent sessions, Owen and Ryan Callens, Senior Consultant, PERFORMANCE, will provide an in-depth overview of the issues Heartland has addressed by implementing INFO-ACCESS to fully automate loan processing functions.

About PERFORMANCE

PERFORMANCE is a systems integration and software development company, specializing in document automation for the financial services industry. The company designs, develops and implements technology-based solutions that improve lending, deposit and other paper-intensive operations at the enterprise level. Backed by 20 years of industry experience, PERFORMANCE has assisted more than 1,000 banks and credit unions.

About Heartland Bank and Trust

Heartland Bank and Trust is a progressive, locally-owned \$800M community bank based in Bloomington, Illinois. With 11 branches located throughout central Illinois, the bank uses the Jack Henry Silverlake core processor and has centralized loan operations. Owned by the Drake family, the bank is backed by more than 80 years of banking experience.

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