

Leveling the Playing Field Across The Frontier of The Financial Industry

We're the Hired Guns of the financial industry, a team of industry experts possessing more than 100 years of combined experience as former Core and IT Vendor executives. Now, we're on the other side of the table, working exclusively for community financial institutions across the West, as well as the North, South and East. Contract negotiations are a gamble if real data is not leveraged. We deliver favorable outcomes for you by utilizing Paladin's proprietary Blue Book™ of vendor contract, pricing, and market data, assuring market value for vendor services and stacking the proverbial deck in your favor.



Fact: Institutions are spending more than ever on outsourced core processing and IT services.

ICBA reports between 18% and 27% or more of total operating expense ("non-interest expense"). Only payroll is greater.



Fact: Due to rapid consolidation, there are fewer national and regional choices for Core & IT services available in the marketplace than ever.

Fewer choices mean fewer competitors, higher premiums and less buying power leverage for you.



Fact: CEOs and CFOs of community institutions have no way to be sure they are getting the best pricing, value and terms for their core and IT vendor expenses.

Until Paladin, there has been no industry pricing data or market intelligence available to access and research.

Changing the Game for The Financial Industry

Paladin fs, LLC launched in 2007 with the goal to level the playing field for CEOs and CFOs of community banks, regional banks and credit unions. After more than 18 years of experience providing IT solutions and strategic advice to this very industry, Aaron Silva founded Paladin fs, LLC. He knew there was an opportunity to help institutions restructure their contracts to get the most out of their core & IT expense and investment. The industry has been forced to focus on compliance, risk management and safety for so long it has lost sight of the Holy Grail- Lowering expenses, improving terms and getting the best possible deal in the national marketplace.

Trust but Verify:

The economy shifted in early 2008, further increasing the need to address industry cost management concerns. In response, Paladin went it alone and commissioned a nationwide research study that amasses a comprehensive knowledgebase of market and pricing intelligence encompassing hundreds of institutions, thousands of market data points and just about every core and IT service provider in the United States. In 2008 Paladin launched the Trust but Verify campaign. Simply explained, trust your Core & IT vendors and partners but verify that you are getting the full value for the services provided. *Makes sense, right?*

Research Before Consulting:

To prove to you we are the right partner for your institution, all of our services begin with a NO Cost, NO Obligation research assessment before proposing any consulting engagement. Paladin represents a new approach in helping your institution to define the actual Core and IT value by today's market standards. Our services guarantee that we don't earn our fee until we cut costs and improve services in a contract you are ready to sign. Under no obligation, simply show us your cards and we'll quickly determine if it's a winning hand. And we'll do it for FREE (zero, zip, nada, nothing).

Paladin's innovative method is the only approach that provides you access to national pricing data and market intelligence. Before you ante another dollar into the game, give us a call to see if you're making the best bet.

Go ahead, find out what you stand to gain.