



IBS Fact Sheet: Testimonials

First Federal Savings Bank of Rochester

“I have been using the IBS collection system since 1998 and must say that I am very pleased with the software. Considering how First Federal's size has exploded over the past ten years, I must say that I could not have done my job without the IBS software. The technical support is absolutely fabulous as well. The IBS collection and recovery system is easily manipulated and user friendly. You can personalize it in many ways as well. I am very happy with it.”

Debbie Weisenberger
Asset Recovery Director

The Hicksville Bank

“I am extremely pleased with IBS and its collections system. The program is a valuable asset to me and to my function within the bank. I also would highly recommend your technical support to anyone. I really enjoy working with Gary Palumbo. He should be commended for his efforts in working to solve a problem. I would be hard pressed to go to any other program after being with IBS.”

James A. Turnbull, AVP
Collections Manager & Security Officer

Franklin Mint Federal Credit Union

“I am convinced that the IBS collections and recovery product is still the best on the market for the price. The flexibility and user friendly nature of the software is unsurpassed. As an example, I recently had some new data fields become available in my mainframe system. I wanted my collectors to be able to use those fields during the collection process. I was able to add them to the import, modify the screens to display them and test the import all in less than 2 hours. This recent experience has reinforced my original decision to deploy the IBS software at the Credit Union.”

Joseph Paettie
Assistant Vice President

Texas National Bank

"Since we started using the IBS collections software our delinquencies have dropped from about 1 percent to less than .6 percent. Talk about happy board members."

Brian McPherson
Credit Risk Manager

Mercantile Safe Deposit & TRUST Co.

"During a users meeting, our 50-plus users reported they were overwhelming pleased with the IBS collections system. It does everything we wanted and more. Our IBS collections system has paid for itself many times over."

Marc Meoli
Helpdesk Manager

Sandia Laboratory Federal Credit Union

"Both Shari and Gary are great assets to your company and wonderful examples of your company's service. The support we are receiving is awesome."

Joan Fox
Loss Prevention Manager

Telephone Workers Credit Union

"After careful review, we decided that the IBS collection system and its support staff was far superior to all others. The IBS team created an interface to our XP system host which was a seamless process with little involvement by our IT staff required. We've found that the installation, training and ongoing customer support from IBS is unlike any we've experienced; and at the user level our collections department has been able to get a firm grip on delinquencies and charge offs and we attribute that to the 100% client configurable IBS system."

Dan Picard
Collection Manager

First National Bank of Alta Vista

Since we installed the IBS collections software our delinquencies have dropped significantly. Board members are happy and users are motivated. After careful review, we selected the IBS collection system because its support staff was far superior to all others. The IBS team created an interface to our ITI system host, which required little involvement

from out IT, staff. No doubt, installation, training and ongoing customer support from IBS is unlike any we've experienced. The fact that the system is 100% client configurable is just a bonus. Our IBS collections system has paid for itself many times over.”

Tarry Pribble
AVP, Collections

Cadence Bank

“Our past due numbers were down to a record level in FY 2005 and recoveries were at an all time high. This allows our bank to keep less money in reserves and maintain a higher quality of credit. The IBS collection software is doing its job. IBS personnel are very helpful and meeting our needs with a good attitude. I was very pleased to recommend IBS software to two other banks during the past couple of weeks.”

Wallace Cade
Sr. Vice President, Collection/Recovery