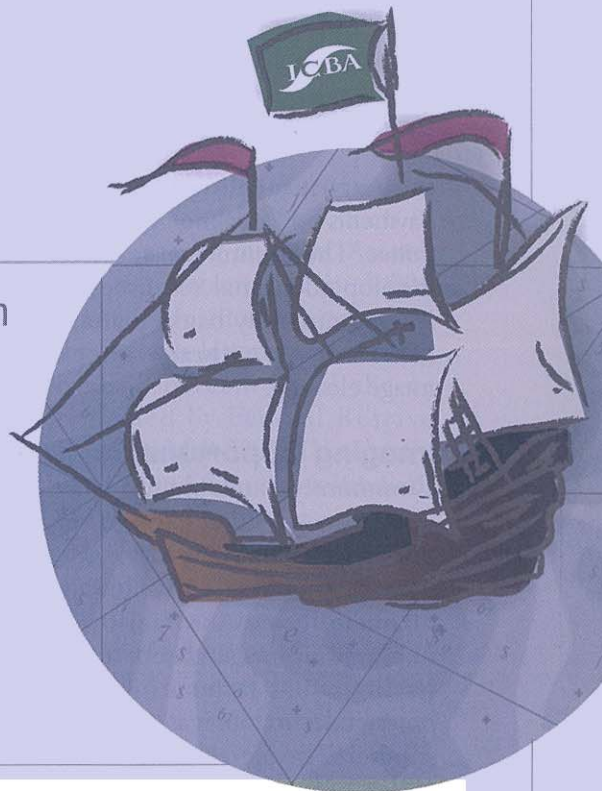


A New World

In 1492 Christopher Columbus sailed the ocean blue in search of passage to Asia, home of silks, spices and other goods. In 2007 community bankers need not travel nearly as far to find products and services. This month's Tool Shop maps out the latest in card fraud prevention, Web enhancements and more.*



Online Mortgage Resource Mortgage Tidbit



Mortgage Tidbit released an audio player for residential lending-related Web sites. Designed as a tool for the Web sites of mortgage loan officers, mortgage brokers and real estate agents, the player gives borrowers easy-access answers to frequently asked questions about mortgages

and the mortgage process. It is available on a monthly subscription basis with a new tidbit each day.

Hear more at mortgagetidbit.com.

Online Platform Financial Services Inc.

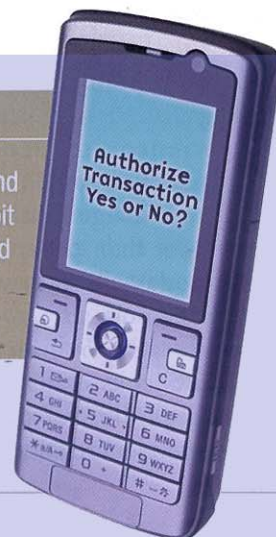
Financial Services Inc.'s Director Access portal provides a secure, convenient online platform for busy board members and key executives to access timely and confidential documents, contracts, policies and board-related information anytime, anywhere. Director Access also tracks and archives user information, providing an audit trail for improved accountability and documentation in accordance with the Sarbanes-Oxley Act and other regulatory requirements.

Visit insideFSI.net for additional information.

Credit/Debit Security MobiClear

Banks that sign up with British-based MobiClear can offer customers increased credit and debit card security through the company's banking program. Customers' credit or debit transactions are authorized only AFTER a message has been sent to their cell phone and the proper personal identification number, confirming their identity, has been received.

Discover more at mobiclear.com.



*A product or service profile in Tool Shop does not constitute an endorsement from ICBA or ICBA Independent Banker. As always, due diligence is required in selecting any product or offering.