

A photograph of a city skyline at dusk. In the foreground, a river reflects the lights of the city and a bridge. The bridge has multiple arches and is lit up. In the background, several skyscrapers are visible, with one particularly tall building having a distinctive top. The sky is a deep blue.

Malzahn Strategic

Management Consulting
for Community Banks and
other Financial Institutions

Combining depth of
experience with strategic
insight, practical tactics
and a spirit of partnership.

Malzahn Strategic

**Management Consulting for Community
Banks and other Financial Institutions**

Malzahn Strategic provides Strategic Planning, Enterprise Risk Management, Talent Management, and Cash Management consulting services to Community Banks and Credit Unions.

Strategic Planning

Your strategic plan sets the course for the institution in a forward-thinking, actionable manner that aligns with your mission and vision. We can work with you to develop and implement a plan that establishes a visionary yet practical strategic path, including targeted goals, objectives, tactics and timelines, and integrate all critical areas into your plan, such as your ERM and talent management programs.

On-site Training

We provide on-site training for community banks and credit unions including:

- Enterprise Risk Management
- Strategic Planning
- Talent Management
- Cash Management

Enterprise Risk Management (ERM)

Establishing an enterprise-wide approach to risk management – from planning and development through implementation, training and oversight – is an increasingly challenging yet vital part of the banking business. Malzahn Strategic has extensive ERM experience and can guide your institution in developing a simple yet comprehensive program. We integrate all the components of the ERM program you already have and add the ones you may be missing into one complete program.

Treasury Management

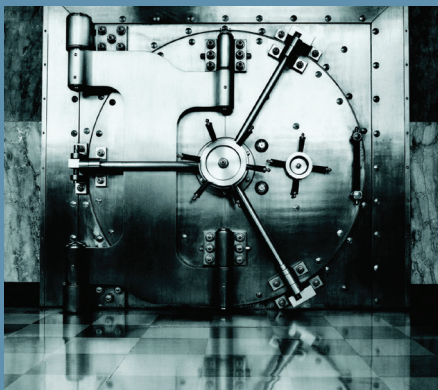
We work with your team to establish or enhance your Treasury Management Department with the goal to increase core deposits and bring additional non-interest fee income to your institution.

Talent Management

Without the right people in the right places, your organization can't move forward to fulfill your vision and mission. We will help you assess your internal talent (your assets) to discover and maximize the strengths within your organization. Guided by your strategic initiatives and goals, we will review roles and job descriptions, and assess the need for new, modified or discontinued positions. We ensure your organizational design fits your institution's size and complexity while accommodating for future growth.

Other services we provide include: Organization Structure and Operational Best Practices

Financial Institutions are comprised of many complex and interrelated disciplines that demand an infrastructure and processes built on operational best practices. Here are areas where we can help you strengthen your organization:



Organizational Structure: Enhance your structure to maximize its unique potential.

Human Resources: Provide ideas on how to stay on top of new HR laws, regulations and policies, and guidance on employee training and development.

Lending: Assist in increasing approval process efficiencies and assuring alignment with your loan policies.

Credit Administration: Work with your credit team to identify areas for process improvement.

Internal Audit & Compliance: Review your program and ensure appropriate ERM integration.



Board Services

A strong board of directors is a key strategic asset with a critical role to play in providing overall corporate governance. Determining the optimum board structure, defining directors' roles and responsibilities, establishing board committees with formal committee charters, and creating board training programs are areas where Malzahn Strategic can provide hands-on guidance.

We can also help you fill an organizational need by serving as a board director with audit, risk and A/L committee responsibilities, act in the capacity of corporate secretary, or help you structure shareholder transactions.

Community Involvement

Being involved in the local community is a fundamental cornerstone for financial institutions. Here are some ways we can help you establish a program that aligns with your corporate strategy and objectives, and provides value to your community, employees, members, and shareholders:

- Guide development of an overall program that promotes team-building while serving the needs of the community
- Establish a formal giving program, including giving guidelines, budgets, and recommended charitable organizations
- Coordinate staff participation in targeted community outreach and volunteer opportunities
- Maximize public relations opportunities to increase community visibility and recognition

Financial Institutions Start-ups, Branch Openings and Closings

There are some initiatives that don't come along every day, and demand the experienced guidance and support of someone who can work with you, your board and internal team throughout the process. Malzahn Strategic can manage the project from start to finish, or support the effort in areas you need help. Here's what we can do:

- Work with attorneys, accountants, vendors, leasing company, architects, regulators and other involved parties
- Facilitate vendor selection and outsourcing
- Define organizational infrastructure; develop policies, procedures and position descriptions and assist in the hiring process
- Communicate with customers or members, community leaders and others important to the process
- Plan and coordinate branch opening activities

Finance: Assist in establishing processes to improve financial planning and management, accounting, budgeting and investment management.

Information Technology: Ensure that your vendor management and IT security programs are integrated into your strategic plan, and assist with vendor selection processes.

Loan & Deposit Operations: Provide guidance on client or member onboarding processes to ensure systems and operational integration and efficiency.

Sales & Service: Help you establish an effective sales process, ensure product and service product knowledge and identify opportunities for cross-training.





Marcia (Marci) Malzahn



Malzahn Strategic Services

Strategic Planning
Enterprise Risk Management (ERM)
Talent Management
Cash Management
Organization Structure and Operational Best Practices
Board Services
Community Involvement Program
Bank or Credit Union Start-ups, Branch Openings/Closings

Marcia (Marci) Malzahn, a native of Nicaragua, came to Minnesota in 1986 and started a career in banking. She left banking in 1999 for a leadership technology role in a non-profit organization, returning in 2005, this time as the first employee and co-founder of a new bank startup. In her role, Marci oversaw all the bank operations areas, including finance, IT, compliance, internal audit, deposit/loan operations, risk management and HR; most recent positions included EVP, COO, CFO and CRO.

Starting the bank allowed Marci the opportunity to lead various teams, and to work with attorneys, auditors, regulators, vendors, board of directors, shareholders, senior management and employees.

Marci had a variety of management responsibilities over the past 18 years in banking, 13 of which were in senior executive leadership positions.

Having grown the bank from zero to \$300 million in assets during a very challenging 10-year period, Marci wanted to be able to help other community banks and financial institutions gain from her 20+ years of banking experience.

That goal led to her founding of Malzahn Strategic, a community financial institution consultancy focused on strategic planning, enterprise risk management, talent management, and cash management.

Marci is the recipient of a number of professional awards, including “40 Under Forty” by *Minneapolis/St. Paul Business Journal*, “Top Women in Finance” by *Finance and Commerce*, “25 on the Rise” by the *Hispanic Chamber of Commerce*, and “Outstanding Women in Banking” by *Northwestern Financial Review*. Marci is also a published author and professional speaker. She holds a B.A. in business management from Bethel University, is a certified life coach, and is a graduate and faculty of the Graduate School of Banking in Madison, Wisconsin.

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