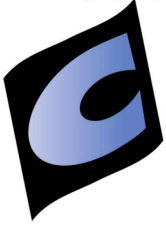


# CYPRESS SOFTWARE SYSTEMS



For Immediate Release

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## **First Independent Bank Automates Consumer and Small Business Lending with Cypress Software Systems' Mark IV and BizMark Software**

**NORTH RICHLAND HILLS, Texas – July 31, 2008** – First Independent Bank of Vancouver, Wash. has chosen Cypress Software Systems LP's Mark IV and BizMark software to automate the bank's consumer and small business loan application and underwriting processes.

The bank also has deployed Cypress's new Bureau Interpretation Scoring Engine (BISE) for BizMark, as well as small business scorecards from Cypress partner Asch Advisory Services. The software solutions create a centralized processing system that electronically routes loan applications between First Independent's 20 Vancouver-area branches and its central lending office.

"After searching several industry vendors, Cypress offered what we were seeking – a one-stop loan automation software provider that easily worked with us and could support customized, third-party scorecards," said John Grogan, Senior Vice President and Chief Credit Officer at First Independent Bank. "Mark IV and BizMark have significantly simplified our consumer and small business loan application processes. The system provides the speed, flexibility and efficiency that we desired, and has brought greater consistency to our underwriting."

First Independent Bank was founded in 1910 and has been owned and operated by the Firstenburg family since 1936. The institution's primary mission is customer service excellence and improving the quality of life in the communities it serves.

"First Independent is one of the first banks to deploy our BISE option for BizMark, and we're excited to meet their lending needs," said Stephen G. Sargent, President and CEO of Cypress Software Systems. "With Mark IV and BizMark, First Independent will experience an

automated lending solution that cuts loan origination costs and increases customer service through fast loan decisioning.”

Cypress’ Mark IV is a software platform that automates the consumer loan application and decisioning process. With Mark IV, service associates electronically input application information while interviewing customers. The software then quickly retrieves credit reports, efficiently reviews sources of repayment, and deploys the institution’s loan policies. The result is a fast, quality loan decision.

Similarly, the company’s BizMark software processes small business loan applications, enabling lenders to efficiently handle small business commercial credit requests for lines of credit, term loans, corporate leases and corporate credit cards. The software gathers principal and financial statement data; retrieves and interprets consumer and business credit reports; performs ratio analysis; and scores the results.

BISE is a Cypress-developed credit scoring engine that integrates with BizMark, and helps financial institutions automate existing judgmental underwriting environments or enable a solution that works with embedded third party-derived scorecards. With BISE, institutions can automatically retrieve data from consumer and business credit bureaus; interpret that data into actionable information based on the institution’s credit policy rules; and deploy third-party scorecards to drive automated credit decisioning.

### **About Cypress Software Systems**

Headquartered in North Richland Hills, Texas, USA, Cypress Software Systems, LP is a leading developer of automated credit application decision support technology. Cypress provides community and regional banks, finance companies and credit unions with loan application decision and tracking tools equivalent to those used by the largest national lending institutions. Clients, nationwide and in 16 countries, use the company’s flagship products, Mark IV and BizMark, to quickly and consistently process consumer and small commercial loan applications. Cypress Mark IV offers a flexible, risk-based processing approach that includes tracking consumer loan applications from point of entry to point of decision. Cypress’ BizMark loan automation software processes commercial loan requests within a customer relationship management environment. Both products may be licensed in the bundled Cypress Suite and are offered in either an application service provider (ASP) or traditional business model. The company’s product line also includes AppMark, an ASP-only consumer lending solution for community banks with assets of \$250 million or less. Web Site: [www.go-cypress.com](http://www.go-cypress.com).

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