

Building Smarter Banks[®]



About Cornerstone Advisors

For more than 20 years, Cornerstone Advisors has delivered gritty insights, bold strategies and data-driven solutions to build smarter banks, credit unions and fintechs. From technology system selection and implementation to contract negotiations, vendor management, performance improvement programs, strategic planning, merger integration and advisory services, Cornerstone combines its expertise with proprietary data to help financial institutions thrive in today's challenging environment.

Achieve Real-World Outcomes

Why has Cornerstone become the “go to” consulting firm for banks and credit unions? Because we deliver **results**. Our clients come to us expecting real-world outcomes—and we consistently deliver. How? Through a combination of gritty strategies, bold solutions, proprietary data and unrivaled knowledge of the financial industry. We help our clients become smarter banks and credit unions by uniting people, processes, technology, and data in a way that will enable them to thrive.

*Data-driven consulting
and implementation services
to transform your bank or
credit union*

Bold Solutions

Financial institutions are navigating more challenges today than ever before. An institution's ability to identify critical needs and strategic business outcomes is paramount to its sustained success. Cornerstone Advisors works with banks, credit unions, and fintechs to help them pinpoint, address, and strategically align their needs and outcome targets with their organization's vision for near and long-term growth.



Contract Negotiations

Cornerstone offers unmatched contract negotiation expertise in assessing complex contracts, identifying points of leverage, and negotiating from a position of strength for you. Backed by the Contract Vault™, our proprietary data engine with more than 15,000 pricing points, our team has the knowledge to secure the best possible terms and pricing for your organization.



Vendor Management

Managing vendors can be one of the most challenging tasks for financial institutions. That's why Cornerstone offers "white glove," turnkey vendor management services where we do it all for you. Our Vendor Management offering delivers significant benefits, including decreased expenses, improved vendor performance, and reduced risk. Additionally, we support these services through Vendor Vault™, our robust technology platform for managing the entire vendor lifecycle.



Enterprise Program Management

Cornerstone's Enterprise Program Management offering delivers the expertise and leadership your organization needs to take its "moonshot" for desired outcomes and develop a comprehensive plan to oversee and manage the myriad interwoven strategic, tactical, and project-level tasks that are necessary to deliver tangible business results.



Mergers & Acquisitions

Considering a merger or acquisition? Cornerstone has the experience to deliver maximum accretive value through vendor contract savings, optimal staffing levels, and strategically aligned technology to support the future institution. Our proven M&A strategies will guide you through even the most complex M&A initiatives, from due diligence and integration planning and execution to tech stack integration.



Technology Transformation

With the right core, digital and other systems, you can compete, thrive and better serve customers and members. Our Technology Transformation services can (or will?) help financial institutions select and implement new technology systems and optimize the systems they already have for maximum performance. We also help your organization develop a technology roadmap to determine the state of your current technology and what you need to become future ready.



Performance

Cornerstone's Performance solutions provide a wide range of consulting expertise to help clients identify opportunities to increase efficiency and productivity across their entire organization, whether it's enhancing the digital experience or optimizing payments. We leverage these services with our proprietary tools, including Performance Vault and Analytics Vault. Armed with unparalleled insider data analytics and benchmarking intel, your bank or credit union will gain the confidence to make sound, data-driven decisions.



Strategic Planning

Our Strategic Planning services will help your leadership team answer the big questions—where are we, where could we be, how do we get there, and what's the impact? Our seasoned consultants will work with you to develop a strategic plan that will empower your organization to achieve tangible “right now” results and build a roadmap for ongoing value creation and success.



Fintech Advisory

Fintech vendors know their products, but we know banks and credit unions. Our Fintech Advisory team works with fintech leaders to develop customized positioning, go-to-market strategies and more to enable them to increase their value for financial institutions. We also work with fintechs to develop authoritative, unbiased research that helps start conversations and generate leads.



Executive Education

Ready to accelerate your banking and fintech knowledge and position yourself for career advancement? Cornerstone Executive Education will help you do that. Led by industry experts in a gritty, interactive “GonzoBanker” style learning environment, we offer a wide range of classes, from Digital and Payments School to Disruption University, as well as an array of Executive Roundtables so you can stay ahead of the curve and ensure both you and your organization are future-ready.



Research

Cornerstone Advisors Research is designed to help financial industry executives and fintechs make more informed decisions and better understand what's happening in the marketplace. From studies and data on digital banking performance to our highly anticipated annual “What's Going On in Banking” report, each year, Cornerstone delivers unbiased, data-driven analyses, insights, and perspectives.

Powered by Data

When you partner with us for consulting, you'll unlock exclusive access to our proprietary 'Vaults' —powerful tools and platforms that elevate every Cornerstone engagement. No one else in the industry offers this level of insider knowledge and insight to drive your success.



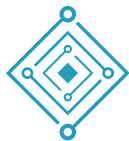
AnalyticsVault
By Cornerstone Advisors

Are you looking to better understand your customers and members? Analytics Vault™ is the perfect cloud-based analytics platform for banks and credit unions to do just that and more. Analytics Vault™ tracks every interaction, including products and transactions, contact center calls, branch visits, and loan applications, and then provides actionable insights for achieving a higher ROI.



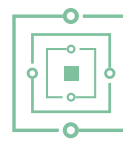
ContractVault
By Cornerstone Advisors

The Contract Vault™ is our proprietary data engine of over 15,000 pricing points collected from negotiating thousands of vendor contracts. Leveraging this information, our team of negotiators provides financial services executives with an objective analysis of market pricing and how it shifts with size, volume, and contract length.



PerformanceVault
By Cornerstone Advisors

Performance Vault™ includes over 200 productivity, revenue, and efficiency benchmarks that help clients understand how they compare to industry peers, project future spending, and drive high performance levels from frontline production to the back office. Additionally, the Cornerstone Future-Ready Model™ offers a framework for executives to align on the future-readiness of key functions across their organization.



VendorVault
By Cornerstone Advisors

Vendor Vault™ is a powerful yet easy-to-use technology platform for managing the entire vendor lifecycle, from onboarding new vendors to ongoing management and continuous monitoring. Our white-glove vendor and contract management services coupled with a robust platform enable organizations to turn vendor management into a strategic advantage.

Continue the Conversation.

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