



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.



LOAN ORIGINATION THE COMMUNITY BANKING WAY

# HAWTHORN RIVER





Hi there! I will be your *river guide* today as we explore Hawthorn River's past, present and future.

**JON RIGSBY**  
VP, Product Management,  
CSI

# DEEP BANKING ROOTS

1993



The  
**AHA!**  
Moment



A-9711  
T-3002

SIGNED

# AGENDA

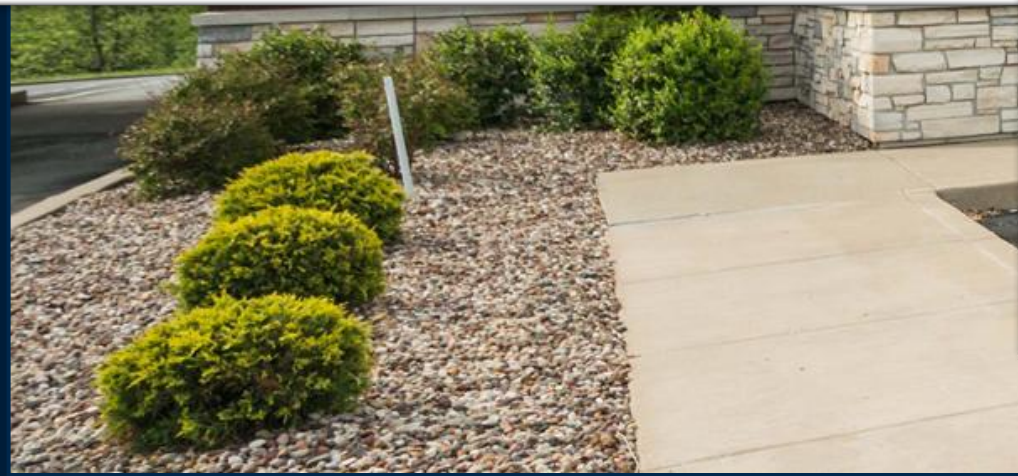
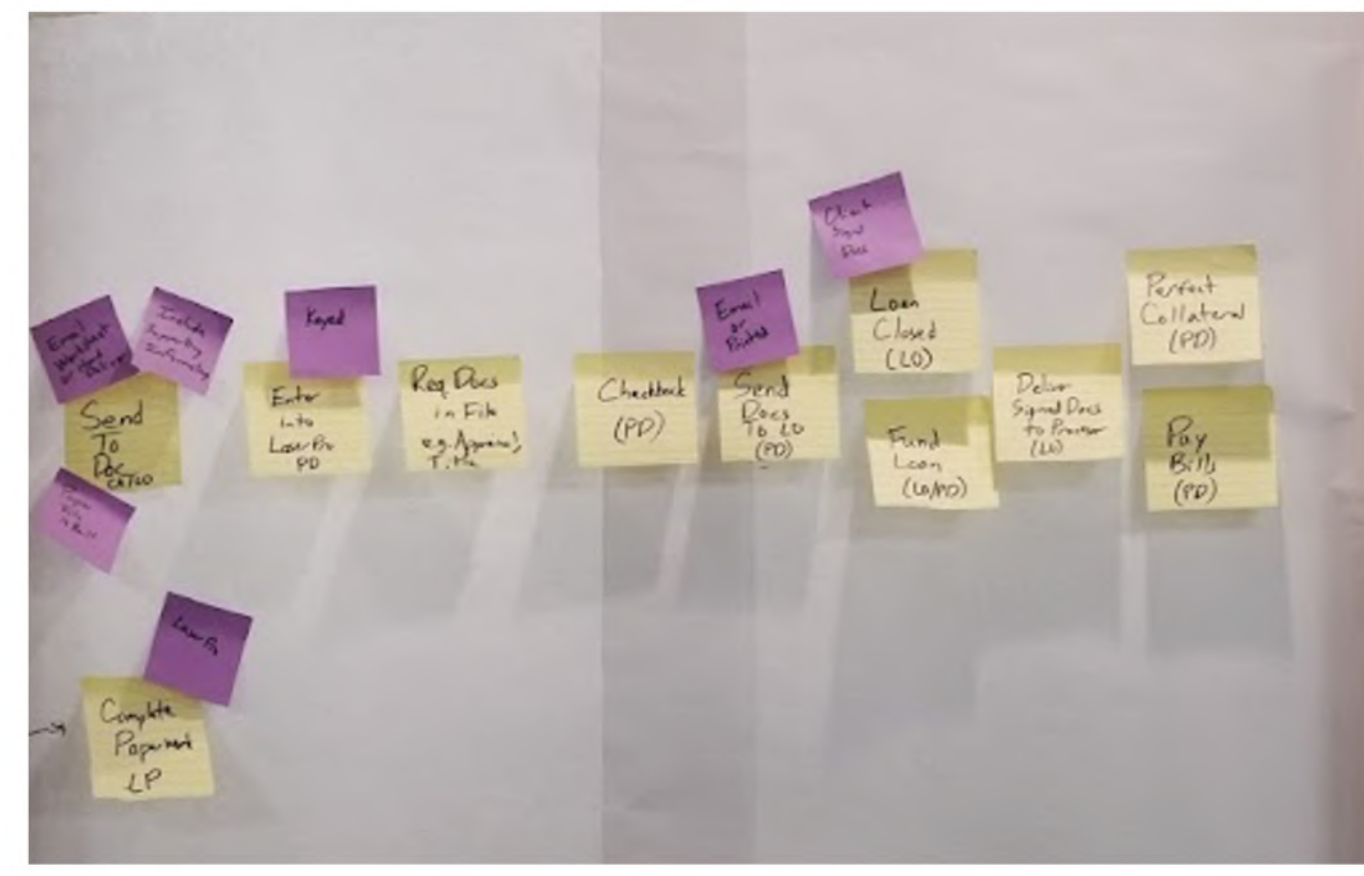
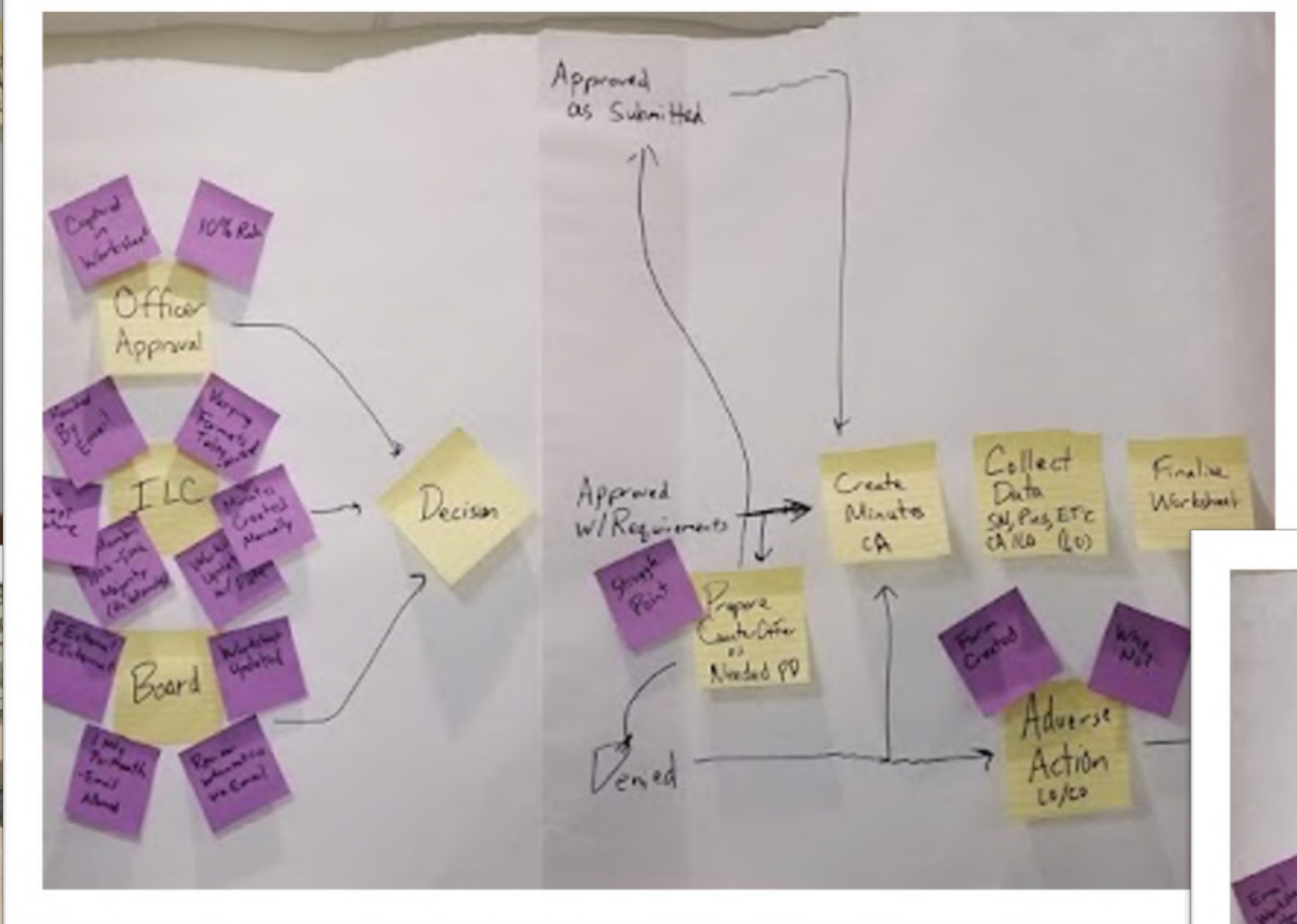
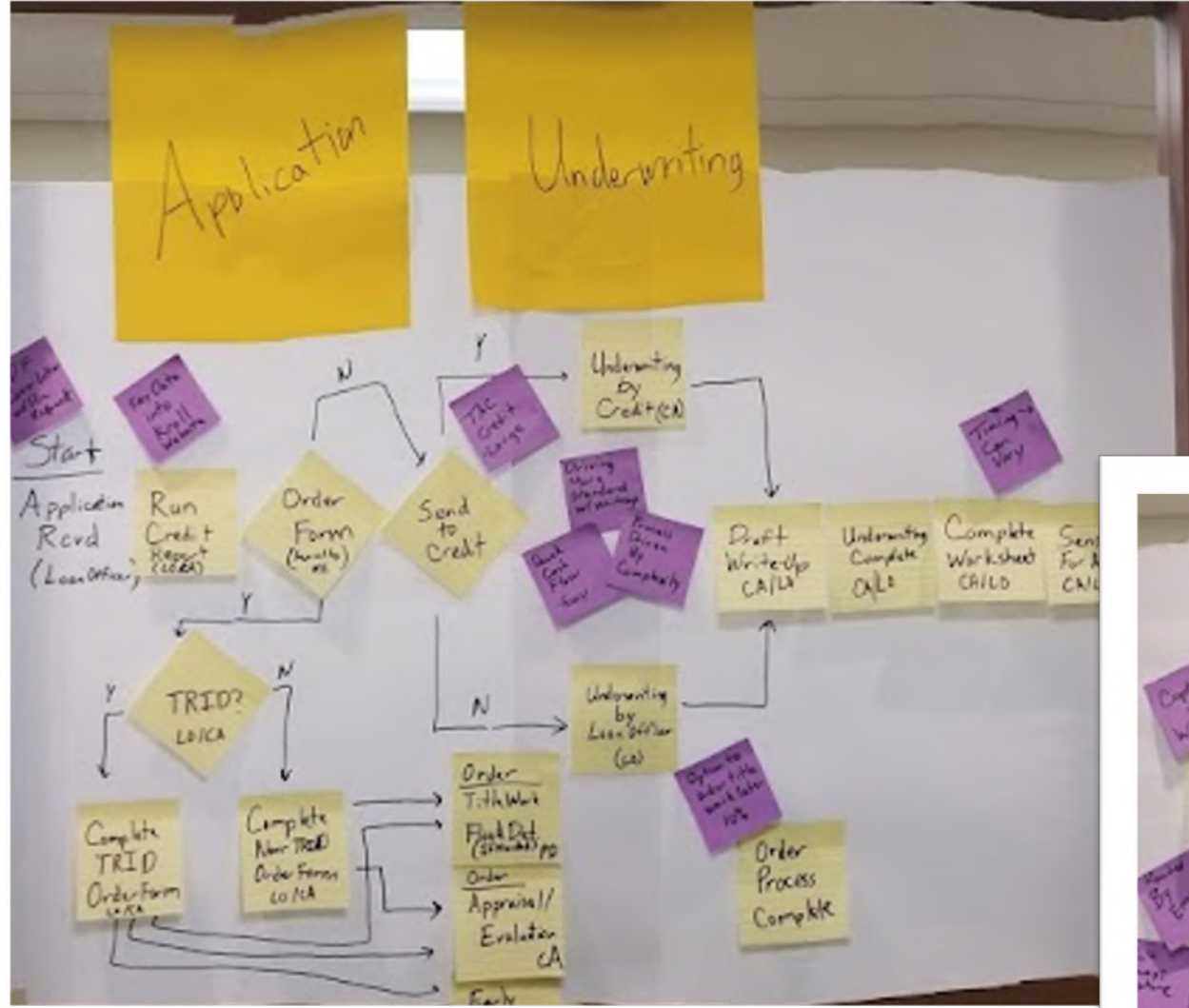
**01** - The Hawthorn  
Story

**02** - Our Capabilities

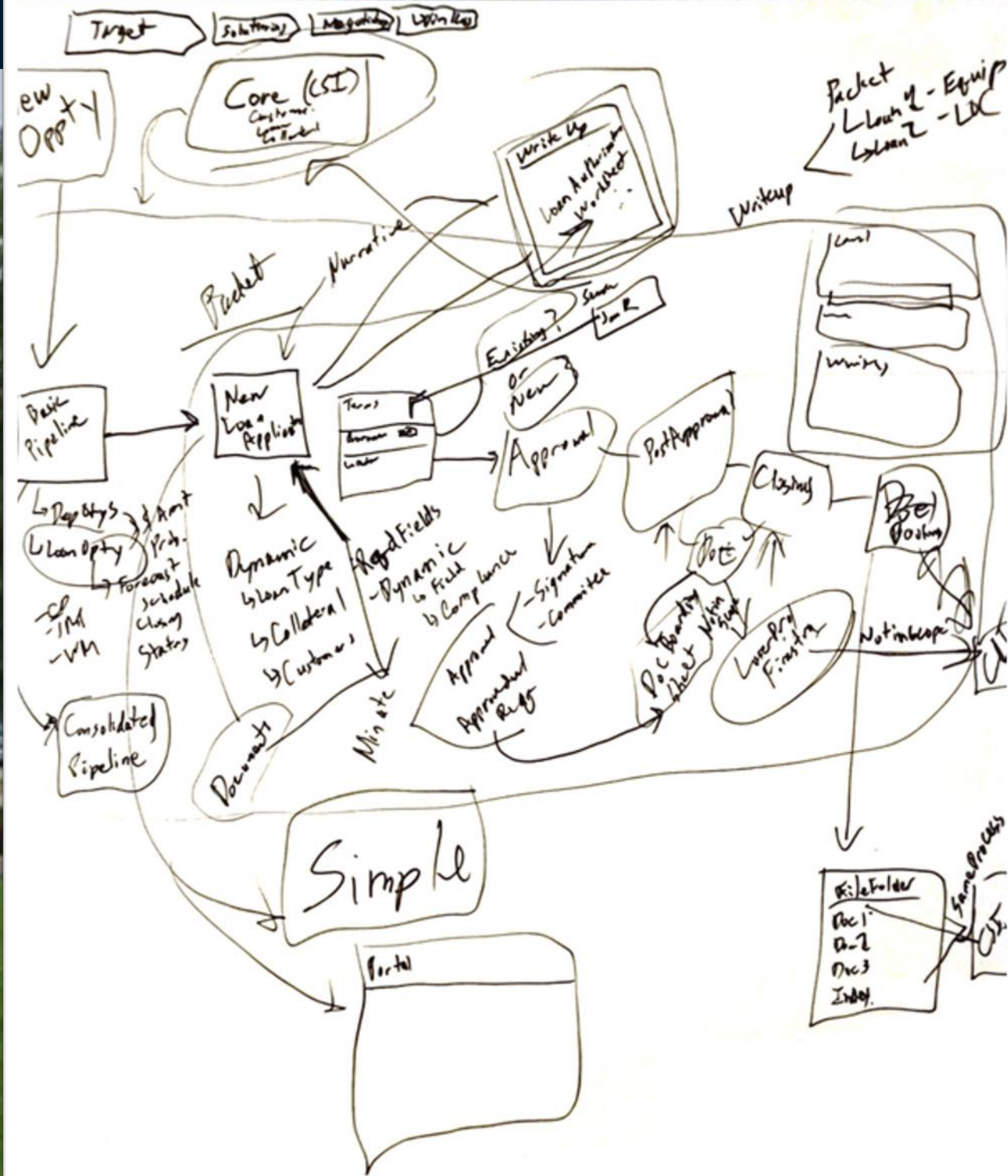
**03** - Your Trusted Team

**04** - On the Horizon

**05** - Q&A



August 29, 2017



Congratulations from  
1st Advantage Bank

**Joe/Jon - Lunch**  
Monday, July 2, 2018 - 11:30am - 1:00pm

**Take meeting notes**  
Start a new document to capture notes

**Gettemeier's St. Peters**  
269 Salt Lick Rd, St Peters, MO 63376, USA

2 guests  
2 yes

Jon Rigsby  
Organizer

Joe Armour

10 minutes before

Jon Rigsby

Going?







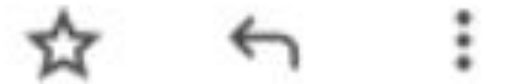
Google

Checking In ▶



**wayne.ferrell@yahoo.com** <wayne.ferrell@yahoo.com>

Tue, Aug 21, 2018, 11:22 AM



to me ▼

Hey Jon, how are things going? Enjoying consulting more than just being with one company? How are health insurance costs? Any other surprise expenses with consulting? I'm thinking about resuming consulting on the side with a plan of moving entirely once it is built up some so wanted to see if there were any things that surprised you about the move. Thanks.

-Wayne



CASA TEQUILA

PE

MISSOURI  
MISSOURI

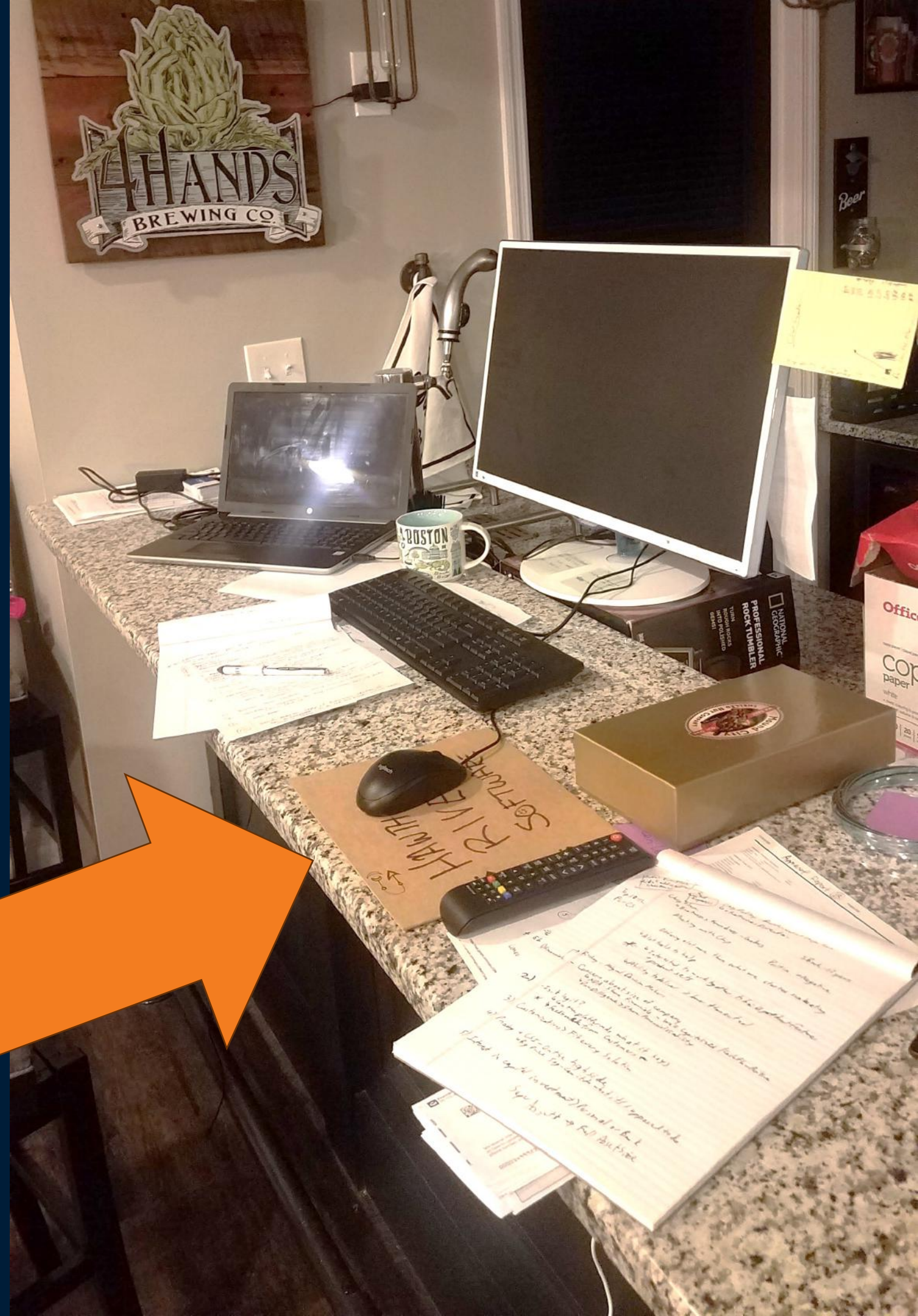


**Bankers Foundry**  
**Hat Trick Software**  
**Banking Good**  
**BankVana**  
**EvolveOps**





So, it Began ...  
On a Budget ...  
In a Basement!



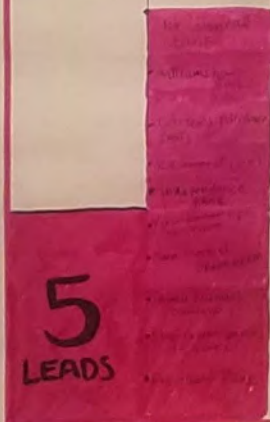
# Building Out Our First CRM!





LEADS/MONTH

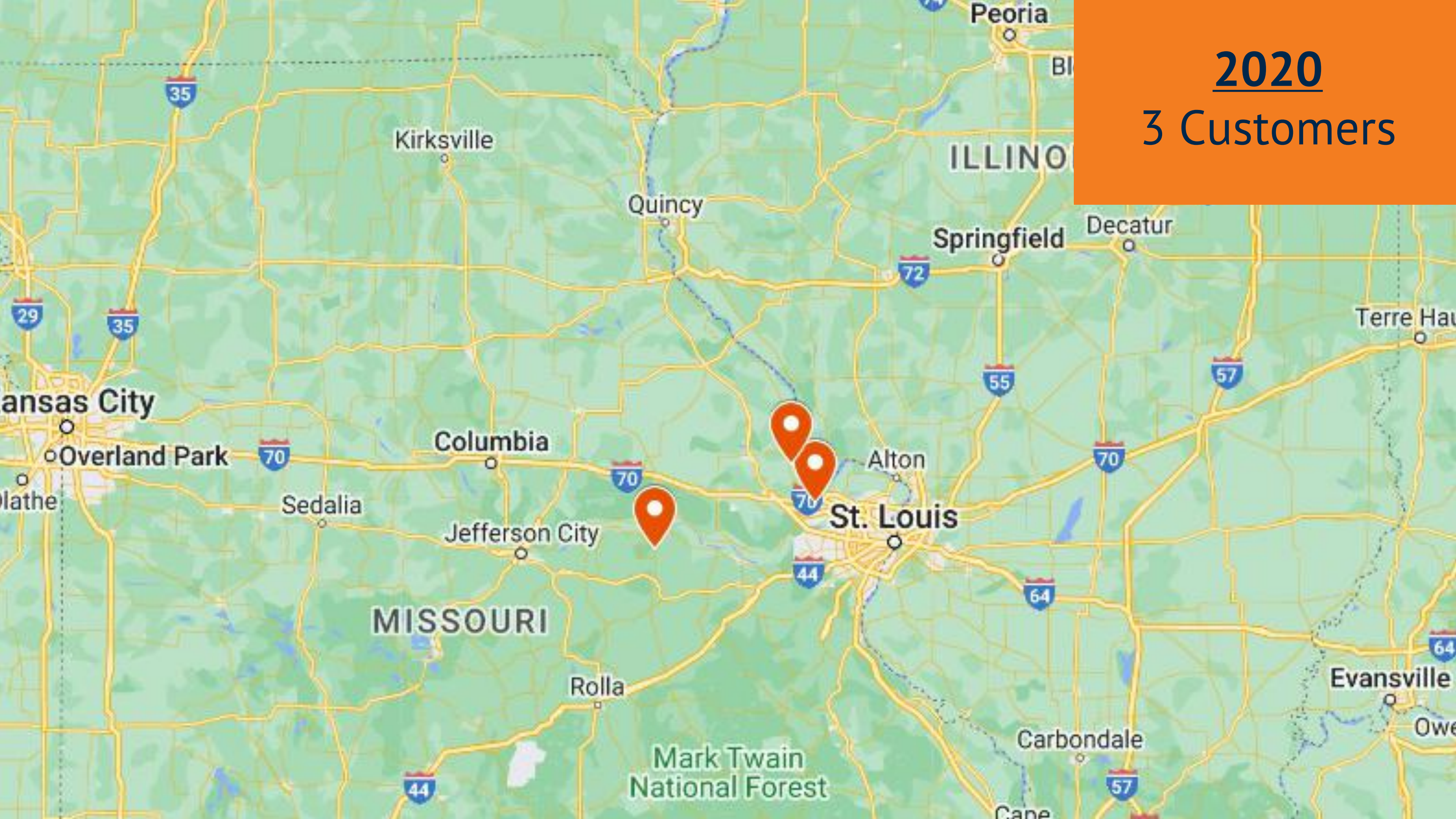
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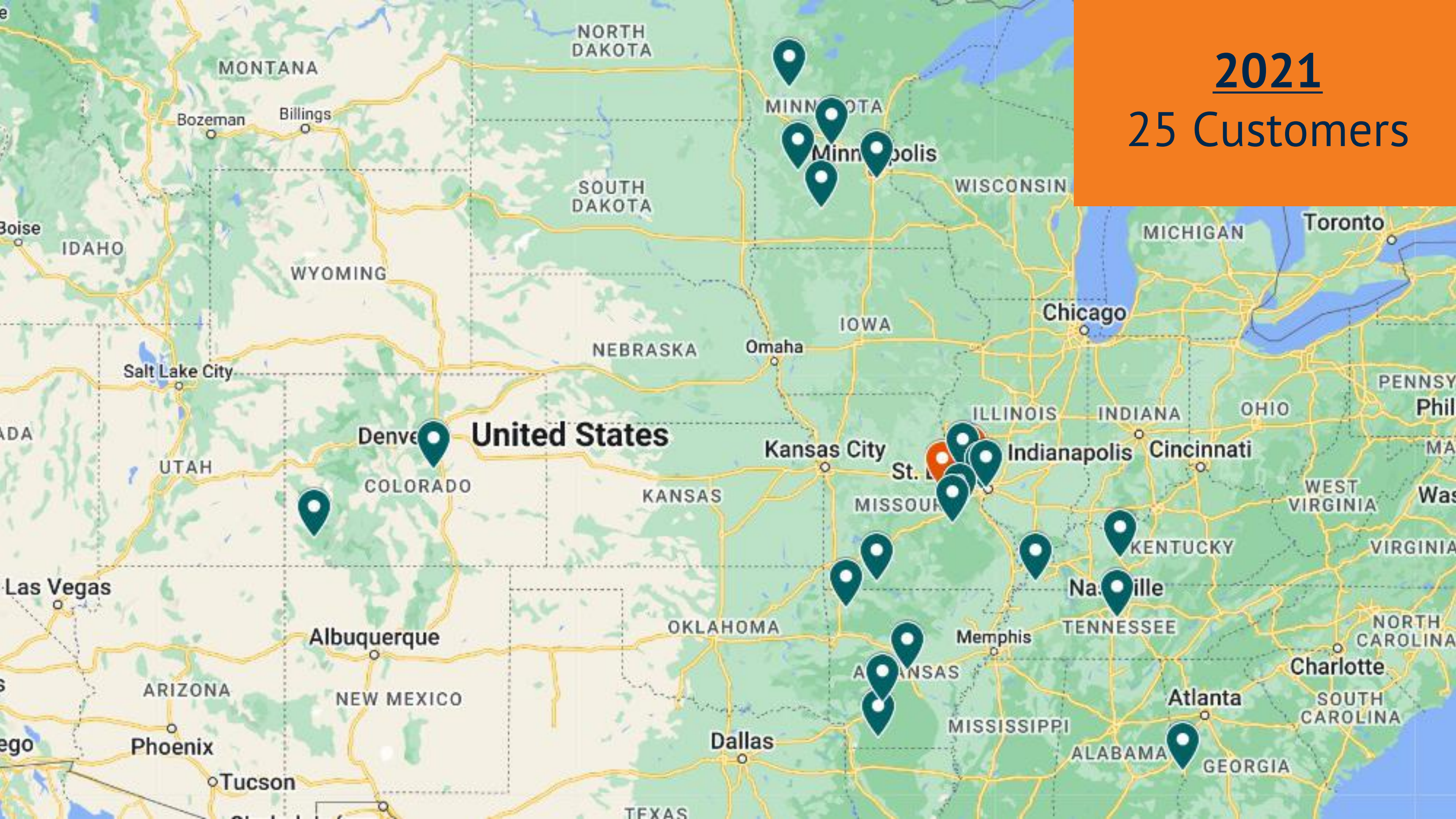
OCT FEB MAR APR MAY

15 LEADS!  
THIS MAY JUST  
WORK OUT

2020  
3 Customers



2021  
25 Customers

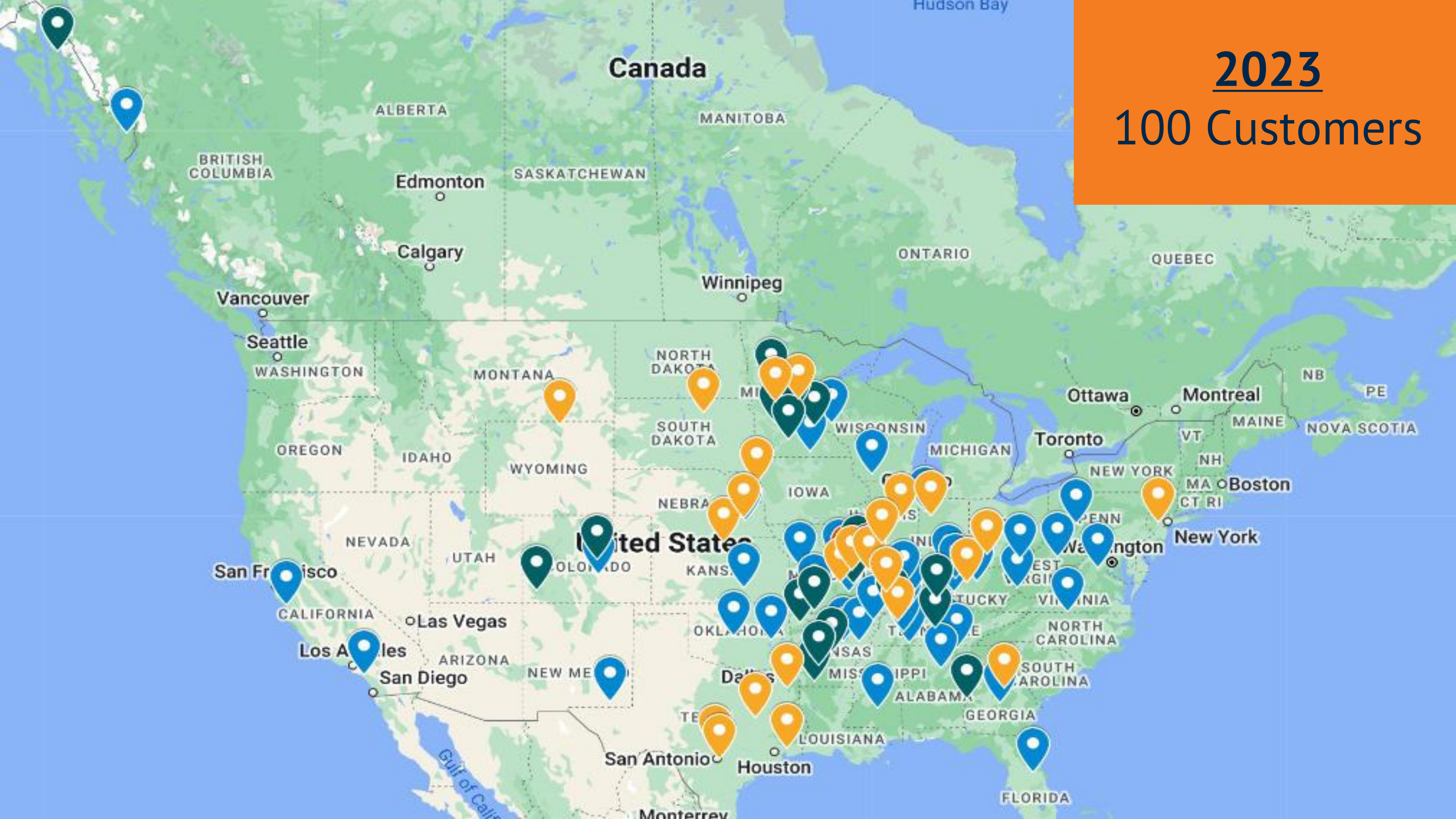


2022

50 Customers



**2023**  
**100 Customers**





**Press Release | Dec. 18, 2023**

**CSI Acquires Hawthorn River, Advancing Its Comprehensive,  
Single-Platform Loan Origination Capabilities**

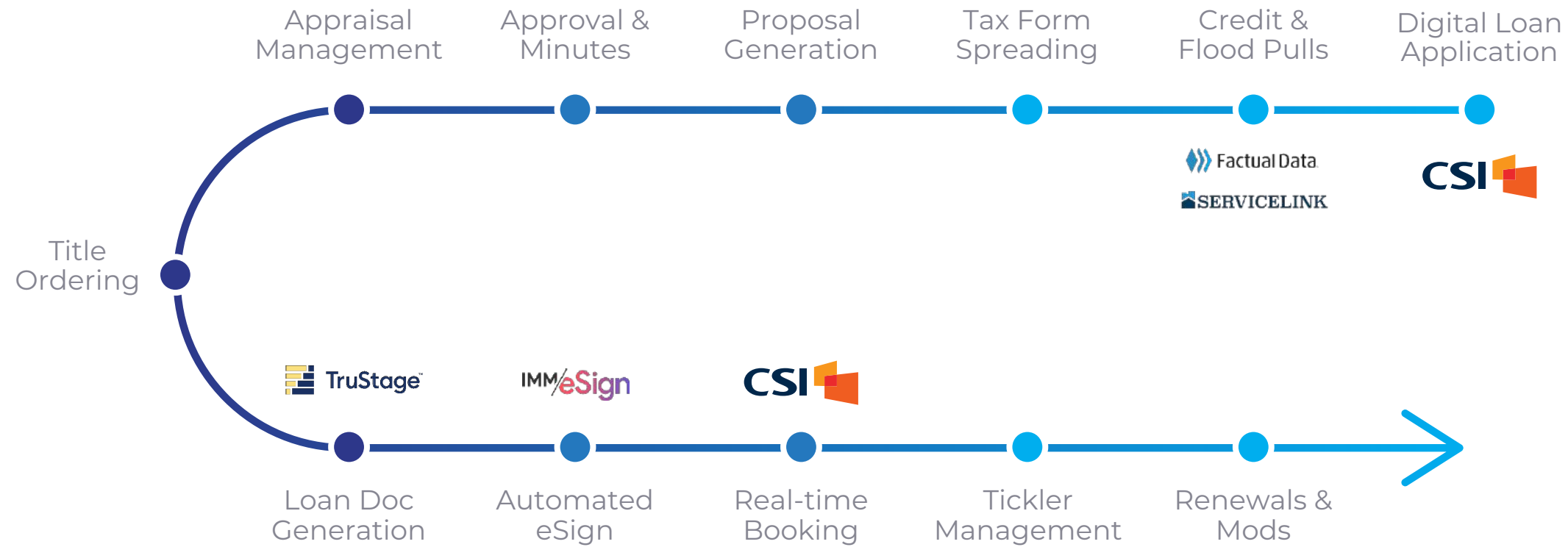


So, what exactly does  
Hawthorn River do?

# WE STREAMLINE LENDING FROM START TO FINISH, ON A SINGLE PLATFORM

HAWTHORN RIVER  
COMMUNITY BANKING SOFTWARE

**HAWTHORN RIVER**  
COMMUNITY BANKING SOFTWARE  
A CSI COMPANY



Consumer
<ul style="list-style-type: none"> <li>▪ Unsecured</li> <li>▪ Non-RE</li> <li>▪ RE</li> <li>▪ HELOC</li> </ul>

Commercial
<ul style="list-style-type: none"> <li>▪ Non-RE</li> <li>▪ CRE</li> <li>▪ C&amp;I</li> <li>▪ AG</li> <li>▪ SBA</li> </ul>

Mortgage
<ul style="list-style-type: none"> <li>▪ Portfolio</li> <li>▪ Secondary</li> <li>▪ Construction</li> <li>▪ Fixed to Perm</li> </ul>





# TRADITIONAL LENDING IS A WINDING ROAD



- Too Many Tools
- Too Much Data Entry
- Reactive Compliance
- Limited Visibility/Mobility
- No Digital Engagement

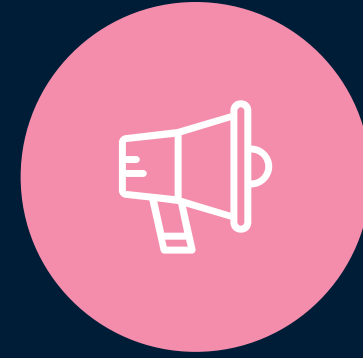
# OUR GUIDING PRINCIPALS



Community  
Bank-Focused



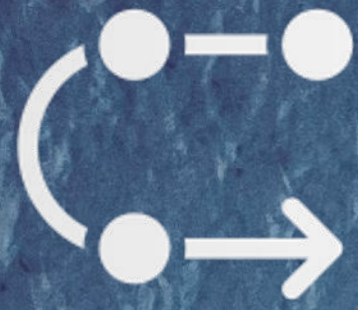
Customer  
Success First



Execute  
Passionately



Simplicity  
Always Wins



# HAWTHORN RIVER™

COMMUNITY BANKING SOFTWARE







# TruStage Compliance Solutions

**Financial Services Technology**

Compliance Systems and LoanLiner are now

## TruStage Compliance Solutions



30+

Years of Compliance Maturity and Regional Policy Preference



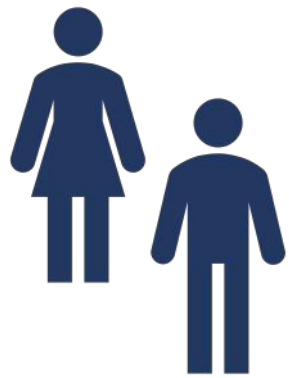
5,300+

Total Financial Institution Clients



273

New Installations through Q3



35+

In-House Attorneys



15,000+

Regulations & Laws Monitored Daily



0

Compliance Warranty Claims



~40%

Product Reinvestment

# THE RIVER MAP

# 2024 ENHANCEMENTS

- Secondary Market Enhancements- Freddie and Fannie Mae Integration
- WK iLien UCC & Title Filings with Corp. Search
- SBA Product Expansion & eTran Integration
- ATR/QM Enhancements Additional eSign Options
- Risk Rating Matrix
- Dodd-Frank 1071 Reporting Final Adjustments
- SignIX
- CSI Digital Banking
- Collateral Evaluation







## Contact **Info**

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**Jon Rigsby**

**Computer Services, Inc.**

314-220-5009

[Jon.Rigsby@csiweb.com](mailto:Jon.Rigsby@csiweb.com)

THANK YOU!



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