



BANKERS' BANK OF THE WEST

re: BottomLine Advantage

To whom it may concern,

I had the opportunity to work with BottomLine Advantage to evaluate opportunities within our document production environment, and the experience was both valuable and professionally executed.

What initially drew my interest was their specialized expertise. While we maintain a strong internal team, this is a niche category where deep, industry-specific knowledge makes a meaningful difference. BottomLine Advantage brought that level of insight—particularly in identifying inefficiencies, evaluating vendor options, and understanding cost structures that are typically not visible to internal teams.

Throughout the engagement, the process was straightforward and easy to navigate. Communication was clear, expectations were well-defined, and our required time commitment was minimal relative to the potential savings and efficiencies. Their approach made it easy for us to evaluate options without creating additional operational burden on our team.

Most importantly, the value delivered was rooted in expertise. BottomLine Advantage provided informed guidance, credible vendor alternatives, and a framework for evaluating both cost and performance tradeoffs. Even beyond the specific project, I gained useful perspectives on how to approach expense management more strategically across the organization.

From a broader industry standpoint, I believe community banks can benefit significantly from this type of engagement. Like many institutions, we continued operating with legacy equipment and cost structures that were no longer optimized. BottomLine Advantage helped uncover those inefficiencies and presented practical paths to improve both cost and operational performance.

Overall, BottomLine Advantage operated professionally, transparently, and with a clear command of its domain. Their contingency-based model—aligning their success with measurable client results—demonstrates confidence in the value they deliver.

Sincerely,

A handwritten signature in blue ink, appearing to read "Chris Hill".

Chris Hill
EVP and CFO