

January 2007

Financial

Cornhusker Bank

Organizational Leadership

Cornhusker Bank is a community bank committed to providing responsive service and sound financial products. As a financial leader for small businesses in Lincoln, NE, the bank is dedicated to providing superior service and is looked to for vision, leadership, and innovative methodologies for addressing all types of new and ongoing challenges in the financial industry.

Organizational Challenges

Based upon its core values of integrity, safety and soundness, efficiency, and respect, Cornhusker Bank needed to ensure its PEOPLE (employees, supervisors, vendors, contractors, suppliers, etc.) and its customers were protected from external and internal threats and vulnerabilities while understanding and complying with both federal regulations and organizational policies. Security and privacy of personally identifiable information is an ongoing challenge and requires immediate and ongoing oversight.

The bank's management recognized they needed to ensure their employees were aware of policies and procedures to effectively share sensitive information, safeguard consumer information and meet security standards. The bank realized gaps in communication and oversight could lead to embarrassing breaches, increased liability and fraud. The bank's management also realized that outdated manual efforts needed to be updated immediately to keep up with escalating challenges.

Overwhelmed With Status Quo...and Obligations

Due to limited resources and status quo processes, Cornhusker Bank personnel were becoming overwhelmed with mounting obligations and responsibilities for developing, implementing, communicating, tracking, documenting and maintaining policies, procedures, guidelines and plans. Keeping up with BSA, FFIEC, GLBA, USA PATRIOT Act and numerous other state and federal regulations and preparing for upcoming examinations and audits is complex and becomes even more difficult using outdated processes.

Management looked to Awareity for assistance to automate manual processes using one of Awareity's software-as-a-service (SaaS) solutions called MOAT (Managed Ongoing Awareness Tools). MOAT's ability to accurately and efficiently provide situational awareness and accountability while saving time, money, and resources was needed sooner than later.

Awareity's Solution for Cornhusker Bank

Recent incidents within the financial sectors have shown that gaps and weaknesses in oversight can cause serious and expensive consequences.

More and more financial sector surveys and regulatory audits are revealing that human error and lack of awareness are causing compliance and information security incidents; therefore the need for situational awareness is critical.

Awareity's "tools" help organizations to ensure that "blueprints" (policies, procedures, guidelines, audits, assessments, lessons learned, regulations, etc.) become living documents for building strong "pillars" to improve accountability, integrity, clarity, oversight, auditability, survivability and much more.

Cornhusker Bank's management invested in Awareity's MOAT, as an innovative solution that allows multiple department managers to utilize the same web-based tools to manage critical issues such as:

- Regulatory Compliance
- Business Continuity & Disaster Recovery
- Emergency Preparedness & Pandemic Flu Planning
- Legal Due Diligence
- Information Security & Privacy
- Risk Management
- Physical Security & Safety
- Employment & Human Resources
- And much more...

Cornhusker Bank personnel were becoming overwhelmed with mounting obligations and responsibilities...

"Awareity's MOAT provided our staff with the tools we needed to manage regulatory compliance policies and obligations and automate our traditional manual processes."

- Cornhusker Bank Compliance Officer, Steve Lindgren

"We have been utilizing Awareity's MOAT for nearly five years and every year we find more and more ways to utilize MOAT to save money and improve our employees' awareness of internal controls, security and privacy best practices."

- Cornhusker Bank VP, Ken Ward

Cornhusker Bank

Awareity's MOAT allows Cornhusker Bank to take important information learned at various meetings, online webinars, classes, seminars and regulatory updates and then easily customize the information so it can be communicated to the appropriate staff utilizing a secure information-sharing approach that protects sensitive policies, procedures and roles.

MOAT allowed the bank to avoid the expensive costs of buying a LMS (Learning Management System), which also allowed the bank to take advantage of general online training offerings and utilizing MOAT to coordinate customized policies and procedures to meet the bank's needs.

MOAT helps connect the dots between the Cornhusker Bank's PEOPLE, PROCESSES and TECHNOLOGY by securely communicating the right information to the right people in the right place at the right time.

With Awareity's MOAT, the bank can easily assign responsibilities across multiple departments, communicate clarity of roles and situations and track individual acknowledgements of people accepting their responsibilities or acknowledging updated versions of emergency and continuity plans. Management has on-demand access to progress reporting and preparedness metrics, as well as documentation for regulatory reviews and board meetings. MOAT also allows employees and other trusted entities to have access to their roles and responsibilities 24/7 as well as during emergencies when coordination, situational awareness and accountability are needed most.

SaaS Solutions Offer Impressive Advantages

Cornhusker Bank implemented Awareity's award-winning MOAT to improve security awareness and overall bank preparedness. MOAT is a leading SaaS (software-as-a-service) solution that is easy to use and requires NO software and NO hardware purchase or implementation. MOAT delivers real-time access to the "tools" from anywhere Internet access is available -- at work, at home, while traveling, and even during emergency situations when clarity and situational awareness is most critical to banks.

The bank now has the "21st century tools" they need to develop, implement, and maintain ongoing compliance policies, procedures, best practices, plans and more. The bank also has documentation of security, privacy, compliance, risk management and legal due diligence processes allowing the bank to more easily address and meet ongoing audit and examination requirements.

Cornhusker Bank continues to add value and ROI (Return-On-Investment) by utilizing MOAT's Vault for new and changing organizational policies for technology compliance, human resources and business continuity, as well as secure sharing of roles and responsibilities with third party entities and emergency personnel.

21st Century Challenges and Beyond

Future challenges, such as a Pandemic Flu will require Cornhusker Bank to improve and expand situational awareness on an ongoing basis and allow the bank to establish themselves as a trusted leader in their community. The bank can utilize MOAT for business continuity, crisis management planning, disaster recovery, evacuation, and other planning efforts.

Proactive oversight (watchful care and management) and ensuring the right information is known by the right people at the right time (usually before it is needed), will result in leadership and ongoing success.

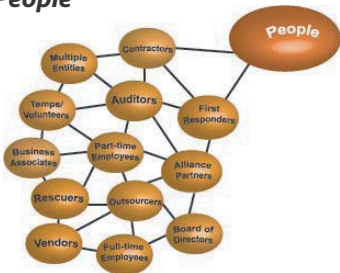
About Awareity

Awareity is a leading provider of SaaS (software-as-a-service) solutions and 21st century tools for management, oversight, situational awareness and accountability to build and maintain strong organizational pillars - People, Processes and Technology.

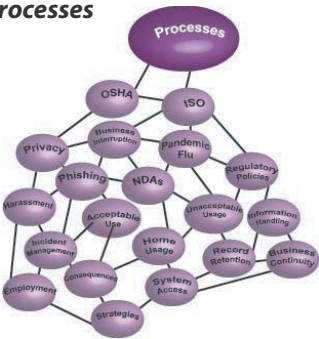
Awareity's "first-of-its-kind" solutions are proven across multiple levels of government as well as finance, education, healthcare and other critical industries. Awareity's award-winning solutions help "connect the dots" and enable organizations to improve efficiencies, minimize costs, and reduce measurable risk. Awareity's solutions automate manual and traditional methodologies for compliance, security, privacy, safety, coordination, preparedness, response and recovery efforts. Awareity's solutions allow organizations to be proactive and securely share the right information with the right people at the right time with accountability and auditability at the individual level.

Awareity - Connecting the Dots and Eliminating Gaps

People



Processes



Technology

