



Holtmeyer & Monson, ProfitStars Form Strategic Partnership

Relationship enables financial institutions to profit from lucrative government-guaranteed loan products without adding staff or other resources

MEMPHIS, Tenn., April 17, 2012 - Small business lending specialists Holtmeyer & Monson today announced a strategic partnership with ProfitStars[®], a division of Jack Henry & Associates Inc.[®] (NASDAQ:JKHY) that provides solutions to improve the performance of financial institutions and diverse corporate entities. The relationship combines its Small Business Administration (SBA) packaging expertise with ProfitStars' BusinessManager[®] accounts receivable financing program, enabling banks to extend capital to small business borrowers while generating recurring fee income for the institution. The relationship is aimed at generating more executed contracts for Holtmeyer & Monson's SBA services and targeting new BusinessManager license relationships with their contract banks.

Holtmeyer & Monson's decades of experience with the SBA's expectations and policy allows banks to mitigate their risks while minimizing the expense and bureaucratic complexities associated with establishing and operating a SBA loan department. It provides the full spectrum of SBA lending services outsourced, from SBA loan consulting to application and closing services, to securitization and sale to the secondary market and portfolio servicing. ProfitStars' BusinessManager is a Web-based accounts receivable financing solution that enables banks to identify, establish and manage more profitable commercial banking relationships by supporting them with managing and funding A/R alternatives.

Together, Holtmeyer & Monson and ProfitStars will give banks a cost-effective way to profit from the loan programs offered by the SBA as well as benefit from revolving capital afforded through the BusinessManager program. By taking advantage of outsourced services available through the partnership, banks can realize additional earnings without making investments in staff and resources. Both organizations are Preferred Service Providers of the Independent Community Bankers of America (ICBA).

"We are proud to be associated with ProfitStars and to join in providing services that can bring significant value to banks and the borrowers they serve," said Arne Monson, president and co-founder of Holtmeyer & Monson. "SBA loans provide lenders the ability to assist commercial borrowers who are, in some cases, desperately in need of capital—and they bring hefty profits for the institution. Once a loan is closed, the guaranteed portion can be quickly and easily sold to investors, and will typically earn a 7-10 percent premium for the banks."

David Foss, president of ProfitStars, commented, "We welcome new opportunities to meet industry needs for financial institutions, especially when it means giving them options to enhance their profitability. Our BusinessManager solution has helped banks grow and maintain profitable relationships with small- and mid-sized businesses across a variety of industries for more than 20 years. Partnering with Holtmeyer & Monson allows us to drive the

success of clients' lending departments as they bring income to the institution and working capital to the business.”

Currently serving more than 400 community banks, Holtmeyer & Monson is experiencing an increase in activity as more community banks rely on SBA lending to increase their non-interest fee income during a challenging economy.

About ProfitStars

As a diverse, global division of Jack Henry & Associates, Inc., ProfitStars combines JHA's solid technology background with the latest breakthroughs in four performance-boosting solution groups – financial performance, imaging and payments processing, information security and risk management, and retail delivery. Explore the power of ProfitStars-enhanced performance at www.profitstars.com.

About Holtmeyer & Monson

Holtmeyer & Monson provides banks with comprehensive, out-of-house services and the high level of expertise required for SBA lending. The Company helps community banks, credit unions and other lenders offer small businesses access to capital while benefiting from a profitable source of non-interest fee income. Holtmeyer & Monson covers every stage of the process – from loan packaging and closing, to securitization and sale, through portfolio servicing. Based on its full-service capabilities and credibility, institutions can be confident that their SBA lending credits will be handled expertly, efficiently and with the highest levels of safety and soundness. More information is available at www.holtandmon.com.

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