



February 25, 2015

ProfitStars Introduces the Commercial Lending Center

- Digital applications, workflow management tools reinvent a traditionally cumbersome process to better address small businesses' funding needs -

MONETT, Mo., Feb. 25, 2015 /PRNewswire/ -- Jack Henry & Associates, Inc. (NASDAQ:JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its [ProfitStars](#)[®] division today introduced the Commercial Lending Center™, a hosted portal that enables community financial institutions to attract more commercial and industrial (C&I) borrowers by offering a more convenient loan application and management cycle.

In a 2014 survey of community banks, ProfitStars found that community institutions were far behind their alternative lending competitors in terms of both convenience and speed offered to C&I borrowers. According to the survey, 92 percent of the banks surveyed did not allow C&I businesses to apply for a loan online, and 84 percent did not effectively use technology to streamline and manage the lending process.

In response, ProfitStars' Commercial Lending Center enables community institutions to accept commercial loan applications online, 24/7, better managing the workflow process and resulting in faster response times. ProfitStars hosts the online process, which is individually branded for each institution and accessible from the institution's website. When a prospective borrower submits an application, it is immediately sent through sorting engines to route the new commercial prospect to the appropriate loan product based on institution-defined criteria. The sorting process instantly suggests options for the financial institution to pursue while simultaneously communicating results to the applicant.

Commercial Lending Center enables financial institutions to immediately compete with alternative lenders and maintain or expand relationships with businesses that do not qualify for traditional loans. Applicants who fail to meet the predetermined underwriting guidelines are routed to ProfitStars' LendingNetwork[®], which has contractual relationships with more than 50 alternative commercial lenders. Alternative lenders in the network must agree to terms making it easy for a borrower to go to their community institution when qualified.

Russ Bernthal, president of ProfitStars, said, "Community bankers need to make lending convenient for small business owners or they will continue to pursue alternative lenders and other competitors to meet their borrowing needs. Commercial Lending Center empowers them to open the lines of communication using an online application, followed by a quick response. We hope to change the reputation of small business lending for the industry; it should not be something that borrowers dread, but instead a fast and easy process that produces positive results."

ProfitStars' Commercial Lending Center includes marketing guidance, customizable marketing materials and search engine optimization to assist financial institutions in driving businesses to their commercial lending website.

About ProfitStars

As a diverse, global division of Jack Henry & Associates, Inc.[®] (JHA), ProfitStars[®] combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups - Financial Performance, Imaging, Payment Solutions, Information Security & Risk Management, Retail Delivery, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at www.profitstars.com.

About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc.[®] (NASDAQ: [JKHY](#)) is a leading provider of computer systems and electronic payment solutions primarily for financial services organizations. Its technology solutions serve more than 11,300 customers nationwide, and are marketed and supported through three primary brands. **Jack Henry Banking**[®] supports banks ranging from community banks to multi-billion dollar institutions with information processing solutions. **Symitar**[®] is the leading provider of information processing solutions for credit unions of all sizes. **ProfitStars**[®] provides best-of-breed solutions that enhance the performance of domestic and international financial institutions of all asset sizes and charters using any core processing system, as well as diverse corporate entities. Additional information is available at www.jackhenry.com.

Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.

JKHY-PS

To view the original version on PR Newswire, visit: <http://www.prnewswire.com/news-releases/profitstars-introduces-the-commercial-lending-center-300040461.html>

SOURCE Jack Henry & Associates, Inc.

News Provided by Acquire Media