



MATTERHORN® Financial Services specializes in insurance programs that are unique to the needs of financial institutions. Our customer list includes hundreds of banks, thrifts and credit unions nationwide. Although our customer base continues to grow, we're proud to continue serving our very first customer, as well.

MATTERHORN® Financial Services' programs are provided by insurance companies that are rated Excellent or better by A.M. Best Company.

Join the financial institutions that rely on MATTERHORN® Financial Services

Regardless of your current insurance arrangements, we would be pleased to prepare a complete, personalized proposal for you. Let us show you how our experience and expertise can effectively lower your operating costs and add substantially to your loan profit margins.

Call us toll-free today at 800-638-7634 or visit us at www.matterhornfinancial.com

Your protection is our single interest.®



Mission Statement

MATTERHORN® *Financial Services Inc. is committed to providing the most cost effective, customized loan related insurance products and services to our financial institution clients, while reducing their administrative efforts and increasing their profits.*

Your protection is our single interest.®

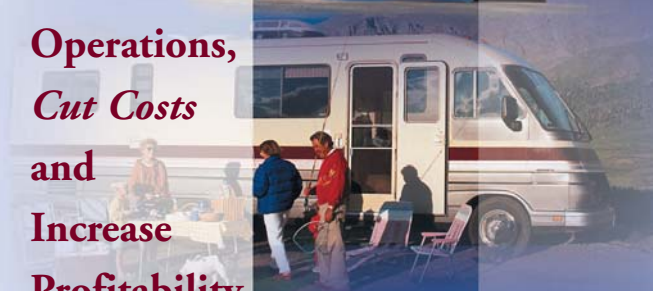


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This brochure contains a general description of insurance coverage available. All coverages may be subject to exclusions, maximum limits and/or deductibles. These limits will be identified when a policy is issued. All coverages are not available in all states.

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**Simplify
Your
Loan
Operations,
Cut Costs
and
Increase
Profitability**



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800-638-7634



losses unless you commit considerable time and resources to tracking insurance coverage. With Lenders Single Interest insurance coverage from MATTERHORN™, you are not required to “track” your customers to assure that their coverage remains in force. You need only to make a reasonable effort to determine if the property is covered by valid and specific insurance at the time the loan is closed.

Standard coverages include:

1. “All Risk” Physical Damage
2. Instrument Non-filing Errors and Omissions
3. Skip and Confiscation
4. Physical Damage to Reposed Collateral

We also cover those outstanding loans in your portfolio that were initiated prior to the effective date of your policy.



Higher coverage limits. No deductibles.

With MATTERHORN™ Financial Services, there are no coverage limits on automobiles. Recreational vehicles, watercraft, manufacturing and farm equipment and other chattels may be covered up

to \$100,000. Increased limits are available and coverage is normally written without deductibles. There are no flood or surface water exclusions.



Simplified premium and reporting methods.

You report monthly by simply multiplying the number of new loans you’ve written by the one-time LSI premium. Or if you wish, premiums can be charged as a percentage of your outstanding loan balances. All premiums you pay may be excluded from your APR calculation and, in most cases, may be charged back to your customer (state and local laws may vary).

Quick claims service.

MATTERHORN™ settles most physical damage claims within ten working days.

MATTERHORN™ Financial Services is respected and trusted for our expertise, longevity and reputation

For more than 25 years, America’s leading financial institutions have looked to us for their collateral insurance needs. Our expertise and track record have made us a leading provider of Blanket Lenders Single Interest Insurance.

MATTERHORN™ Financial Services Inc. is the most recognized and innovative provider of Blanket Lenders Single Interest (LSI) insurance, offering custom-tailored coverage for your consumer loan portfolio.

Building your loan portfolio is a full time job. Protecting it doesn’t have to be. Let MATTERHORN™ take care of that for you.

Before closing on a loan, your staff normally takes the necessary steps to ensure that the collateral securing the loan is covered by valid insurance. But, once the loan is in place, will your customer maintain the insurance coverage protecting your interest in the collateral?

When you loan money on automobiles, boats, recreational vehicles, ATVs, snowmobiles or almost any other chattel, you’re exposed to portfolio