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PRESS RELEASE

Silver Lake Bank Deploys Integrated Bank Technology's Merchant Capture Product
--Technology solution allows bank to provide additional services to its customers--

CEDAR PARK, Texas, July 10, 2007 – Integrated Bank Technology (IBT), a provider of a data consolidation suite of technology-based products and services to community financial institutions, announced that Silver Lake Bank, based in Topeka, Kan., recently deployed its merchant capture product. The new merchant capture technology allows Silver Lake Bank customers to transmit their deposits electronically and gain access to their funds in a shorter period of time.

Silver Lake Bank is a community bank with various locations in northeast Kansas. The bank has been an IBT customer since 2006. When it decided to add a merchant capture product, Silver Lake Bank did its due diligence; however, after careful review chose its trusted vendor again. IBT worked with Silver Lake Bank through its preferred partner, Financial Systems & Equipment (FS&E), a multi-faceted consulting, marketing, and service organization based in Lenexa, Kan.

“We appreciate the personal attention that IBT devotes to its customers,” Brice Feldt, senior vice president of information technology at Silver Lake Bank, said. “Some of the larger vendors just treat customers as a number; however, the strong partnership between IBT and FS&E has enabled us to enjoy excellent service. The two companies truly understand community financial institutions and worked with us to determine the best solution to meet our goals.”

Prior to deploying merchant capture, Silver Lake Bank customers were required to visit a branch to make their deposits. As a result, merchants might wait until they had a large number of checks before going to a branch. Others used the night drop option and waited until the next business day for their deposit to be processed. Now, bank customers have regained a significant amount of time by remotely scanning their deposits at any time through merchant capture.

“Our merchant customers are very happy with the product because it really makes a big difference to them due to the convenience,” Feldt explained. “It also addresses a safety issue because they don’t have to worry about something happening to an employee or the checks during a trip to the bank.”

The benefits to Silver Lake Bank customers are plentiful as merchant capture eliminates cutoff times and time spent making daily deposit trips to and from the bank. Additionally, if a problem occurs as they are scanning the checks, they can make the correction right on the spot. Using IBT’s product, this occurs during the process rather than the customer being required to wait until all of the checks are scanned and then go back and deal with the problems.

The bank has two employees who work with each of the customers to set up the service. Once the service has been requested, Silver Lake Bank is able to quickly install the technology and train all of the users. The bank was able to complete the installation for its first merchant capture customer in about 30 minutes.

“The product is very important to us because we don’t have a lot of branch locations, but now we’re just as convenient as a competitor with 20 branches,” Kay Graham Scott, senior vice president of operations at Silver Lake Bank, added. “IBT’s product takes away the barrier of a potential customer saying that they can’t bank with us because we’re too small and we don’t have a branch nearby.”

“IBT has a strong commitment to providing software applications to financial institutions of all sizes,” Mark Dittman, president of IBT, said. “One of the main benefits of our merchant capture product is that when a customer chooses to install it, they will not have to repurchase and redeploy another solution if they change core vendors. It is benefits like this that enable us to help banks such as Silver Lake Bank increase the success of their business and the business of their merchant customers.”

About Integrated Bank Technology

Cedar Park, Texas-based Integrated Bank Technology (IBT) is a provider of software applications that facilitate electronic exchange in order to manage and protect financial data. IBT has successfully integrated more than 100 individual financial institutions. IBT’s flagship solution, Integrated Bank Environment, provides users a single, centralized database to view and manage all customer relationships.

About Financial Systems & Equipment

Founded in 1981, Financial Systems & Equipment, Inc. (FS&E) has provided more than 800 financial institutions with the widest choice of hardware and software products. Its technology facilitates business activities through electronic management of image delivery, workflow and regulatory compliance. FS&E continuously provides clients with successful implementations of item teller, image check and loan compliance tracking systems.