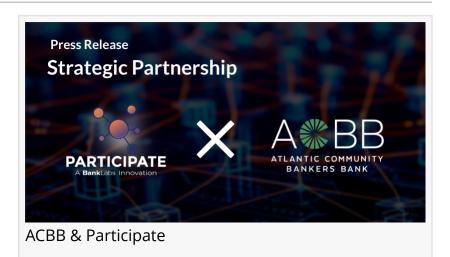


Participate and Atlantic Community Bankers Bank (ACBB) Forge Partnership to Transform Loan Trading for Community Banks

Participate and ACBB partner to streamline loan participation and syndication, reducing risk, automating operations, and boosting income for community banks.

LITTLE ROCK, AR, UNITED STATES, November 25, 2024 / EINPresswire.com/ -- <u>Participate</u>, a leading loan participation & syndication automation and network solution, is proud to announce its



groundbreaking partnership with <u>Atlantic Community Bankers Bank</u> (ACBB). ACBB delivers lending, payments and risk and compliance solutions to financial institutions. This strategic collaboration marks a significant milestone in the evolution of <u>loan trading</u> for community banks,

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Partnering with Participate allows us to offer our community banks a powerful tool to optimize their lending practices and unlock new opportunities for growth."

Craig Howie, President and CEO at ACBB combining ACBB's long-standing relationships and deep industry expertise with Participate's cutting-edge technology and automation capabilities.

The partnership between Participate and ACBB aims to empower community banks to optimize their lending practices, reduce concentration risk, and increase noninterest fee income through streamlined loan participations. By leveraging Participate's patented platform, ACBB's client banks can now effortlessly buy and sell loan participations, while benefiting from a fully automated back-office solution that eliminates the need

for additional loan operations staff.

"We are thrilled to join forces with ACBB, an institution that truly understands the unique needs and challenges faced by community banks," said Matt Johnner, President and Co-founder of Participate. "This partnership is a testament to our shared commitment to driving innovation and providing community banks with the tools they need to thrive in an increasingly competitive landscape."

Participate's platform, backed by three patents and a robust engineering team, offers a comprehensive suite of features designed to streamline the loan participation process. From seamless integration with existing banking systems to real-time performance monitoring and secure document sharing, Participate enables banks to manage their loan portfolios with unparalleled efficiency and transparency.

Through this partnership, ACBB's client banks gain access to a powerful tool that allows them to keep their lenders lending, manage concentration risk effectively, and generate additional fee income. Participate's ROI calculators demonstrate the potential for banks to earn \$2.4 million in income for every



\$50 million in loans sold through the platform. By embracing this innovative solution, community banks can retain their valued borrowers and lenders while leveraging a modern tool to succeed in today's competitive banking environment.

"At ACBB, we are constantly seeking ways to enhance the value we deliver to our client banks," said Craig Howie, President and CEO at ACBB. "Partnering with Participate allows us to offer our community banks a powerful tool to optimize their lending practices and unlock new opportunities for growth. We are confident that this collaboration will set a new standard for loan trading in the industry."

The partnership between Participate and ACBB emerged after a competitive evaluation process, with Participate standing out for its superior back-office automation, deep banking expertise, and unwavering commitment to the success of community banks. By choosing Participate, ACBB demonstrates its forward-thinking approach and dedication to providing its client banks with the most advanced and reliable solutions available.

As part of this strategic alliance, Participate and ACBB will work closely together to onboard and support client banks, ensuring a seamless integration with existing systems and processes. The

companies will also collaborate on educational initiatives and best practice sharing to help community banks maximize the benefits of loan participations.

To learn more about Participate and its revolutionary loan trading platform, please visit <u>https://participateloan.com</u>. For more information on ACBB and its comprehensive suite of correspondent banking services, please visit <u>https://www.acbb.com</u>

About Participate

Participate is a leading loan participation & syndication automation and network solution that empowers banks to optimize their balance sheets, diversify risk, and increase non-interest income. With its patented technology and comprehensive back-office automation, Participate streamlines the loan trading process, enabling banks to focus on growth and serving their communities. To date, Participate has facilitated the successful trading of over \$5 billion in loans across 48 states.

About Atlantic Community Bankers Bank (ACBB):

Atlantic Community Bankers Bank (ACBB) is a trusted provider of lending, payments, and risk and compliance services to over 400 financial institutions. ACBB exists as a catalyst for cooperative growth, empowering community banks with advice, innovative solutions and strong partnerships to transform their potential into tangible, positive outcomes for the institutions and communities they serve.

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