



Financial & Security Products Association, formerly NIBESA, est. 1973

**Gain
strengths
and
advantages
hard
to
achieve
alone!**

“We’re known by the company we keep”.

The Association

Financial & Security Products Association (FSPA), formed in 1973 as NIBESA (National Independent Bank Equipment & Systems Association), is the association totally dedicated to independent companies involved in the manufacture, sales, installation and service of products sold primarily to financial institutions and select commercial markets.

The financial industry (banks, savings and loans, credit unions and others involved in the delivery of financial services) has seen dramatic changes in the past decade, forcing its industry to become evermore self-reliant and bottom-line driven. It has done so by moving away from traditional solutions, seeking out newer and more innovative suppliers.

In response to this challenge, independent supplies have led the charge; in the process growing faster than the market.

FSPA members lead the way in bringing emerging technologies to practical use.

Technology-Based & Market Driven

As financial institutions have undergone earth-shaking changes, independent dealers and manufacturers have undergone corresponding transformations. Ever-evolving technologies open the door for manufacturers, dealers and the customers they serve to improved performance, enhanced efficiencies and greater economies.

FSPA members often lead the way in bringing emerging technologies to practical use. These companies are anxious to find a competitive edge that distinguishes them from large, unresponsive conglomerates.

By exchanging ideas and solutions, FSPA members are better positioned to out market the competition.

Likewise, by being better informed about the needs of the market, independent member companies are better prepared to meet customer needs.

By anticipating the expectations of their customers, FSPA members have very methodically carved out an ever-increasing share of the bank equipment sales and service business.

Diversify and Grow to Survive

In this age of increasing competitiveness and globalization, it is essential to forge ahead. Gone are the days when mere longevity was a harbinger of success.

Today's companies must continually seek out new products, new markets and new, more efficient ways of doing business. More than ever before, independent manufacturers and sales/service dealers must look to expand their product line and transform their sales propositions.

Keeping an eye on their customers' bottom line *is* keeping an eye on their own bottom line.

Networking... FSPA Style

With a nationwide network of member companies, FSPA is the perfect structure to capitalize on long-distance relationships with other association members. As the geographic barriers of banking keep tumbling down, more and more opportunities are created which call for local sales and service support across the country.

Affiliation with other members enables FSPA members to tap the resources of this network in order to provide top quality products and sales and service support at whatever level and whatever location customers desire it.



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Benefits and Advantages of FSPA Membership

...the opportunity to join an extensive roster of the strongest, most successful independent dealers and manufacturers in the industry.

The opportunities for new business and social interaction are unlimited. Your problem-solving resources will multiply many-fold. Few problems occur for the first time. Your affiliation with hundreds of other experienced and successful FSPA members provides direct access to the experiences of others in similar situations.

Most importantly, they will be ready and willing to share their solutions with you.

Annual Conference and Manufacturers' Showcase

The annual conference features a series of business seminars, round-table discussions and a Manufacturers Showcase at which new products and systems are displayed and demonstrated.

This is a great opportunity for members to meet one another, share experiences of the previous year, learn what is happening in the industry and across the country, discuss new products, markets or business concerns with other members and shop for new systems and equipment or new dealers for expanded distribution.

New Product & Market Information

You will receive the monthly FSPA newsletter complete with facts and information about the industry, tips on running your business and news and profiles about other independent members.

Members also receive a Membership Directory & Buyers Guide and other product information throughout the year. This directory lists all members by individual and company name, as well as all products manufactured by member companies (at no charge). This allows all members direct and convenient access to various products, systems and services offered by other members.

Association Group Business Insurance

We are able to offer our members access to insurance quotes under our FSPA Insurance Program through the Hub International Insurance Services. They are licensed in all states.

Quotes on liability, errors and omissions, Workman's Compensation, vehicle and equipment coverage, etc. are available.

In addition, they can quote on "Employee Benefits" such as disability, pension and retirement, etc. In some states, health insurance quotes can be provided.

Periodic Member Surveys

Periodic surveys are conducted of all members enabling you to compare various aspects of your business operation against others in the industry. Recent surveys disseminated to members have covered such topics as service operations, product line expansion, fleet composition and salary and staffing analyses.

Information Exchange

Many FSPA members have volunteered to assist or provide helpful information to other members in product areas where they have a particular expertise. Information about product categories for which one or more members have formally volunteered to share their knowledge and expertise can be obtained by members from FSPA headquarters.

The information provides an idea of the level of peer group consulting that is available throughout the organization and often proves invaluable to individual members. If you have any particular areas of expertise and would like to participate in this program, please contact the FSPA Executive Director.

FSPA Code of Ethics

This association asks that all prospective members and its employees agree to adhere to a basic code of ethics. This is a code by which all members run their businesses and which we believe serves as the foundation upon which our organization and all of our members' businesses are built.

- To conduct our business affairs in a spirit of justice, honor and fairness.
- To cooperate in the same spirit with fellow FSPA members.
- To contribute to the welfare and improvement of the community in which we live and work.
- To support FSPA in enforcing the Code of Ethics and in its dealings with the financial community, as well as local, state and federal governmental agencies.



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5300 Sequoia Rd NW, Suite 205, Plaza Ladera, Albuquerque, New Mexico 87120
Telephone: 800.843.6082 – Telephone: 505.839.7958 -- Fax: 505.839.0017
E-mail: jv@fspa1.com -- Website: www.fspa1.com