



*experience for CRA, I requested information about CRA RELIEF, and its interface capabilities and reporting features. CRA RELIEF made the reporting process much easier compared to our last CRA solution. Through the product's automation, hours previously spent inputting data were now free to serve our borrowers and account holders."*

**Result:**

The implementation of QuestSoft's CRA RELIEF went smoothly and its integration into the bank's LOS was seamless. Once installed, the program drastically decreased the time it took to complete a CRA report. In addition, it saved money in the form of better using employee resources, avoiding fines and drastically reducing the possibility of human error. Evans National Bank's prior CRA system required manual labor and time intensive data entry from several information sources. CRA RELIEF's automated system facilitated quick data compilation from information entered into LaserPro, and allowed staff to correct errors automatically and compile rich detailed reports to analyze the bank's performance.

*"I have a great comfort level with CRA RELIEF, because the system is able to recognize errors, enabling me and my staff to proactively change them before submission, where errors equal fines and a potentially lower rating," said Grise. "With four to five people entering data, there is much more potential for human error, and we had to catch entry errors upfront to avoid audits."*

In addition to the product functionality of CRA RELIEF, QuestSoft provided Evans National Bank free online education on CRA and training on its program. QuestSoft's online education and training through regular Webinars not only demystified CRA and addressed common errors, but also provided specific information on CRA regulations, policies and other government information.

*"The online training sessions are extremely helpful, and the handouts are valuable because we constantly use them as a reference – I have nothing but praise for the support and training team at QuestSoft," said Grise. "Our past experiences with CRA reporting have left much to be desired. QuestSoft and CRA RELIEF have far exceeded our expectations not only in product functionality, but overall education, training and support."*

**About Evans National Bank**

Evans National Bank is a nationally chartered bank and a wholly owned subsidiary of Evans Bancorp, Inc. (NASDAQ: EVBN), a registered financial holding company. Evans National Bank has 11 branches located in Western New York with approximately \$474 million in assets and \$356 million in deposits at December 31, 2006. Evans National Leasing, Inc. is a wholly-owned subsidiary of Evans National Bank and is a general business equipment leasing company with customers throughout the U.S. ENB Insurance Agency, Inc. is an indirect, wholly-owned subsidiary of Evans Bancorp and provides retail and commercial property and casualty insurance through 12 agencies in the Western New York region. ENB Associates, a wholly owned subsidiary of ENB Insurance Agency, provides non-deposit investment products such as annuities and mutual funds. More information on Evans Bancorp, Inc. and Evans National Bank can be found at its websites: [www.evansbancorp.com](http://www.evansbancorp.com) and [www.evansnationalbank.com](http://www.evansnationalbank.com).

**About QuestSoft**

Founded in 1995, Laguna Hills, Calif.-based QuestSoft is the leading provider of automated compliance and geocoding services to more than 1,600 mortgage lenders, banks and credit unions. The company's products provide compliance solutions that are backed by years of direct mortgage software and origination experience.

For more information about QuestSoft and its products, visit the company's Web site at [www.questsoft.com](http://www.questsoft.com).

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