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Jack Henry Strengthens Loan Marketplace with New Suite of Tools and Analytics

Community for buying and selling loans provides financial institutions with the data and access to balance portfolios in changing market conditions

MONETT, Mo. – May 6, 2021 – Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Jack Henry acquired a suite of tools and analytics from Stackfolio, Inc. The marketplace for this offering represents more than \$1 billion in loan opportunities across the country from a community of more than 1,000 financial institutions to date.

Jack Henry partnered with Stackfolio last year to introduce an efficient, cost effective way for banks and credit unions to manage their loan portfolios, the [Jack Henry Loan Marketplace](#). The Marketplace allows loans to be presented as single transactions or pooled together and can accommodate any lending asset class. It centralizes communications and transactions related to the purchase, sale, and trade of these loans into a digital format that reduces document transfer from weeks to a day, sometimes minutes. The Loan Marketplace can connect directly to counterparties' core and/or loan origination systems, introducing vast efficiencies in the loan sale process as opposed to legacy intermediaries.

Jack Henry will bring the technology into its cloud-based infrastructure, allowing the banks and credit unions it supports to gain access to proprietary research and analytics on lending trends and activity. This enables financial institutions of all sizes to make more informed trading decisions on a national level with tremendous efficiency. With Jack Henry Lending, institutions can leverage one system to facilitate all their commercial and consumer lending needs, creating a more automated and streamlined approach to business.

Greg Adelson, chief operating officer for Jack Henry, notes, "Adding this suite of tools and analytics into our portfolio strengthens the digital evolution of lending. Community banks and credit unions can efficiently engage in unbiased access to a full spectrum of loan opportunities, effectively helping one another manage their loan portfolios in an automated fashion, whether that be for asset diversification or reallocating credit risk."

About Jack Henry & Associates, Inc.

Jack Henry (NASDAQ: [JKHY](#)) is a leading SaaS provider primarily for the financial services industry. We are a S&P 500 company that serves approximately 8,500 clients nationwide through three divisions: **Jack Henry Banking**[®] provides innovative solutions to community and regional banks; **Symitar**[®] provides industry-leading solutions to credit unions of all sizes; and **ProfitStars**[®] offers highly specialized solutions to financial institutions of every asset size, as well as diverse corporate entities outside of the financial services industry. With a heritage that has been dedicated to openness, partnership, and user centricity for more than 40 years, we are well-positioned as a driving market force in cloud-based digital solutions and payment processing services. We empower our clients and consumers with the human-centered, tech-forward, and insights-driven solutions that will get them where they want to go. Are you future ready? Additional information is available at www.jackhenry.com.

Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.

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