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Citizens Bank Selects the Noble™ Solution to Unify its Consumer Collections Activities

A leader in consumer & commercial banking chooses advanced collections center technology from Noble Systems

Atlanta, GA – October 31, 2007: **Citizens Bank** has selected the **Noble™ Solution** from **Noble Systems Corporation** for blended inbound and outbound contact management in its consumer collections center. **Noble Systems** is a global leader in contact center technology solutions. **Citizens Bank** is a holding of **Citizens Republic Bancorp**, one of the 50 largest bank holding companies headquartered in the U.S.

Citizens Bank will implement the **Noble™ Solution** in its Saginaw, Michigan-based collections center to manage the Bank's residential mortgage and consumer lending recovery activities. Noble's unified system gives the Bank a single platform to increase the productivity and efficiency for making right party contacts and recovering more accounts. The agency's customized **Noble Solution** includes integrated predictive dialing and inbound routing, digital recording, broadcast messaging, and after-hours call overflow support, as well as quality monitoring tools, a comprehensive management and reporting suite, and the ability to emulate its collection software environment on the collector desktop to improve agent workflows.

"We are excited to team up with Noble Systems for our consumer lending collections activities. Noble has competitive pricing and a solid reputation in the industry," said Ken Jones, Senior Vice President, Consumer Lending Manager.

James K. Noble, Jr., President and CEO of Noble Systems, says, "**Citizens Bank** excels at offering the benefits of a regional bank with the personal attention of a local institution by building strong personal relationships with its customers. The **Noble™ Solution** will help the Bank continue this tradition by providing a powerful technology platform for managing its collections programs. By integrating the **Noble Solution** into the Bank's current environment, its collectors will have access to customer information and histories for personalized account services. We are honored that **Citizens Bank** has selected **Noble Systems** as its collections center provider."

About Citizens Republic Bancorp

Citizens Republic Bancorp is a diversified financial services company providing a wide range of commercial, consumer, mortgage banking, trust and financial planning services to a broad client base. Citizens Republic Bancorp serves communities in Michigan, Ohio, Wisconsin, and Indiana as Citizens Bank and in Iowa as F&M Bank, with 238 offices and 268 ATMs. Citizens Republic Bancorp is the largest bank holding company headquartered in Michigan with roots dating back to 1871. Citizens Republic Bancorp is the 41st largest bank holding company headquartered in the United States. More information about Citizens Republic Bancorp is available at www.citizensbanking.com.

About Noble Systems®

Noble Systems Corporation (NSC) is a global leader in contact center technology solutions, providing innovative products since 1989. Tens of thousands of agents at hundreds of client installations worldwide conduct business using the award-winning Noble™ platform for inbound/outbound/blended communications. The scalable, integrated Noble solution includes advanced ACD and predictive dialing; unified contact processing for voice, email, and web; and integrated IVR, digital recording, messaging, quality control/monitoring systems, scripting, and real-time reporting and management tools. Based in Atlanta, GA, NSC was the first vendor to offer an open, scalable, fully-distributed platform. For more information on this item or the company, contact Lee Allum at 1.888.866.2538 x538 (lallum@noblesys.com), or visit www.noblesys.com.

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