



Cadence Bank Selects Saylent Technologies To Drive Debit Card Profitability

*Saylent's Y-Debit Solution Enables Customer Segmentation
For Innovative Marketing Programs*

FRANKLIN, Mass., August 7, 2007 – Saylent Technologies, Inc., a pioneering provider of debit card portfolio optimization software, today announced the deployment of its Y-Debit™ solution suite at Cadence Bank [Nasdaq:CADE], a full-service financial services company serving five southeastern states.

Recognizing that debit cards have become the preferred payment method for both consumers and businesses, Cadence licensed the Y-Debit software suite to increase debit card usage and interchange income. By providing valuable analytics on cardholder usage and trends, Y-Debit will enable Cadence to better segment its customer portfolio and create innovative, targeted marketing campaigns to promote debit card usage.

For example, in partnership with major restaurant and retailer customers, the bank plans to leverage Y-Debit's capabilities to offer discounts and special offers to diners and shoppers who use the bank's debit cards. Y-Debit creates the infrastructure to understand the people behind card data, see usage and demographic trends, and track and manage reward programs in-house.

"We're very excited at the possibilities of leveraging Y-Debit to create customized marketing programs targeted to distinct groups of customers. We haven't seen anything like it," said Leon Manning, Senior Vice President of Marketing, Research and Development, at Cadence Bank. "Increasing debit card usage through customer segmentation is essential to be a leader in banking today."

Y-Debit connects data from core banking solutions and transaction processing systems to deliver valuable information on cardholder usage and portfolio trends. Powerful analytics empower business-line managers with the insights and tools to drive revenue, increase share-of-wallet, and strengthen the relationship with cardholders.

"Before we learned about Y-Debit, we had very limited access to cardholder demographics and usage information, and the systems we had were not user-friendly," Manning added. "Now, Y-Debit gives us so much information on customer behavior, we can be very creative with rewards and incentives. Cardholders will benefit from discounts and special offers, and our retail and restaurant customers will attract more business – everyone wins."

"Cadence is a visionary bank that knows the importance of increasing debit card usage through sophisticated portfolio segmentation strategies," said Tyson Nargassans, President, Saylent Technologies. "Debit cards are no longer an adjunct

to checking accounts – they *are* the checking account. Saylent’s Y-Debit will enable Cadence to profit from the explosive growth of debit cards.”

About Cadence

Cadence Financial Corporation is a financial holding company providing full financial services, including banking, trust services, mortgage services, insurance, and investment products. Cadence has offices in Mississippi, Tennessee, Alabama, Georgia and Florida. Cadence’s stock is listed on the NASDAQ Global Market under the ticker symbol of CADE. The company is headquartered in Starkville, MS, and has been in existence since 1889. Cadence’s banks operate under the name Cadence Bank. More information is available at www.cadencebanking.com.

About Saylent Technologies, Inc.

Saylent Technologies, based in Franklin, Mass., helps drive card usage and increase non-interest income for financial institutions and other card issuers. Employing innovative analytics and segmentation techniques, Saylent’s Y-Debit solution suite identifies card usage patterns by cardholder, targets underperforming or at-risk segments, and enables corresponding marketing programs and metrics to shift behavior and increase share of wallet. For more information, please visit www.saylent.com or call (508) 570-2161.

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