

Case Study



American Community Bank & Trust

On the Fast Track with Popular Bank Platform from Fiserv

Nine years ago, American Community Bank & Trust opened its doors, intent on providing its suburban Chicago customers with high-touch personal service and competitive products. Management knew technology would be crucial to the de novo's success.



"We needed a technology partner with real muscle who would stand behind us and deliver world-class solutions," says Andy Hartlieb, the bank's president. "After talking to all the big players in the business, we found Fiserv to be a clear and distinct winner." From day one, the bank has deployed the Premier® bank platform from Fiserv — a fully integrated set of solutions that helps the organization not just survive, but thrive in the fiercely competitive Chicago-area market. American Community Bank & Trust (ACB&T) has been identified as one of the country's fastest growing companies.

Integration Creates Efficiency

Leveraging Premier, ACB&T maintains levels of efficiency that all financial institutions strive for, but few achieve. "We can deploy an upgrade, and it will work without any problems," says Barb Groskinsky, information technology officer. The bank rarely experiences downtime, and spends very little time focusing on internal IT issues.

Premier also integrates readily with third-party software. ACB&T takes advantage of this flexibility, using the External Capture Interface and Director for Premier to process remote deposits and check images through third-party merchant capture software.



Client Profile

In less than a decade, American Community Bank & Trust has evolved from a de novo staffed by 12 employees into an organization with \$600 million in assets, four branches and a staff of 60. It has been named one of the fastest growing businesses in the U. S. by both *Entrepreneur* and *Inc.* magazines.

Headquartered in Woodstock, Illinois, American Community Bank & Trust serves the northwestern suburbs of Chicago, offering a full array of personal, commercial and Internet banking products.

Fiserv is the global leader in financial services technology, driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Business Intelligence & Optimization. Our solutions can help you improve efficiency, manage risk and grow your business.

“Our staff gets involved only if an account is out of balance,” Groskinsky says. With little manual work required, the bank has been able to keep staff levels to a minimum. And the ability of Director to electronically harness data has dramatically reduced the amount of paper handled and stored.

ACB&T increased efficiency further by implementing Virtual Item Exchange for Premier, which Hartlieb describes as “one of the best products Fiserv has ever developed.” This solution integrates with other systems to capture and process checks as electronic files, enabling the bank to receive and submit cashletters more quickly and conveniently. The organization has been able to eliminate half of a full-time staff position.

More than Technology

The relationship between ACB&T and Fiserv goes beyond technology. “As in any important partnership, it’s all about the people,” Hartlieb says. “We have very high regard for the Fiserv staff and appreciate them showing us what’s available in the world of information technology.” Open communication between ACB&T and Fiserv helps to ensure that the bank has the tools needed to continue its extraordinary success.

The bank is, Hartlieb notes, a “high-growth shop” with a relatively small team of employees. “The only way that works is to partner with a strong and reliable company that can really march in tune with our values and growth strategy.”

Challenge

As a de novo, American Community Bank & Trust faced the challenge of competing with large, well-established Chicago banks. In order to operate effectively with minimal staff and grow its business, the bank required a technology partner with world-class solutions and proven capabilities as an outsourced services provider.

Solution

Fiserv was the answer. American Community Bank & Trust opted for outsourced account processing on the Premier bank platform, which is supplied by the Fiserv Central Region Data Center in Brookfield, Wisconsin. The Fiserv outsourcing team delivers experience, reliability and superior client service. The Premier bank platform offers the breadth of functionality, integration, flexibility and user-friendly features the bank requires to operate efficiently and prosper. In addition, the open architecture of Premier facilitates integration with third-party products.

Proof Points

The bank’s partnership with Fiserv yields many benefits:

- Solutions that are easy to use and maintain
- Solutions that increase efficiency
- Ready integration to third-party products
- Superior service
- Access to Fiserv’s expertise



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