

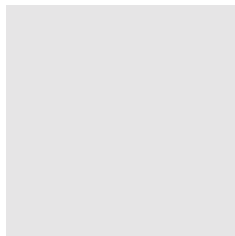
## Case Study



### NewFirst National Bank

Creating Long-Term Value for Customers & Shareholders

By outsourcing account processing to Fiserv, this Texas bank frees up its bankers so they can concentrate on helping commercial customers succeed, sharing their knowledge of business best practices and demonstrating how bank technology can increase efficiency.



“There are so many ways you can change the way you do business by using technology, if you are open to it.”

With a business plan in place to market to the commercial sector, NewFirst National Bank knew a strong technology partner was integral to their strategy. According to CEO Guy Stovall, the El Campo, Texas-based financial institution aims to virtualize banking to the advantage of the commercial entities it serves, using technology to enhance its customers’ business practices and bottom line. Partnering with Fiserv is essential to this process.

“There are so many ways you can change the way you do business by using technology, if you are open to it,” says Stovall. “It’s a great time to be in banking. We’re no longer restricted to the brick-and-mortar, best-corner-in-the-marketplace way of reaching customers.”

#### An Enduring Partnership

NewFirst first partnered with Fiserv in 1986, converting to the Premier® suite as an in-house client. A little over a decade later, the team at NewFirst decided that their technology experts could be put to better use solving business and technology issues for customers, rather running all the platforms, systems and core applications in-house. They decided to outsource the bank’s daily processing to the Fiserv data center in Houston. According to Stovall, the quality of



Fiserv’s solutions, combined with committed personnel at the data center, made the decision easy.

Currently, NewFirst uses a hybrid data processing configuration, outsourcing some functions and performing others in-house. By running Director for Premier in-house, the bank is able to control when statements are processed and mailed to the customer. Additionally, having the Integrated Teller for Premier server in-house makes it easier to install new releases, and leads to faster communication among NewFirst’s eight branches across southeastern Texas.

All other functions are sent to the Fiserv data center. According to Stovall, this configuration leads to a greater focus on how technology can benefit NewFirst’s customers. Recently, NewFirst personnel





helped a customer automate a key component of one banking process, saving that particular business \$25,000 a year—\$15,000 immediately, and with the adoption of additional technology, another \$10,000 a year. “Our customer had the technology, but they weren’t using it to their advantage,” says Stovall. “Because we take the time to examine a customer’s processes, and because we can bring our knowledge of how other customers do things really well, we’re able to develop and cross-pollinate those good business practices and automation opportunities.” NewFirst clients benefit from the bank’s expertise and relationships across all commercial sectors.

### **A People-Based Strategy**

NewFirst’s strategy begins and ends with people. According to Stovall, the bank has developed a regional presence based not on geography, but on finding the right bankers and people to run a branch, and then letting the personalities and interests of those people lead the bank’s growth. “Our markets are divided up by the people we’ve hired, and they have their own love of banking that they are pursuing,” says Stovall, noting that this “market president” model allows each branch to be very competitive as bankers concentrate on their various areas of interest.

Bank employees meet customers in their place of business, working closely with accounting and cash management teams and other personnel to improve business processes, knowing that most customers don’t fully realize how to take advantage of the technology at their fingertips. “When you show genuine interest in what an organization is doing, and come to the table with solutions and ideas, you get their attention every time,” says Stovall.



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### **Client Profile**

#### **NewFirst National Bank**

- \$321 million in assets
- Eight branches
- Processed on Premier by the Fiserv Southwest Region Data Center in Houston
- Located in the Texas Gulf Coast region and privately owned for 106 continuous years

NewFirst knows that in today’s competitive climate, customers want more, faster. Through technology, the bank is able to engineer solutions for customers around a particular need or objective that the bank helps the customer identify. “Without technology, we wouldn’t even be having those conversations,” says Stovall.

### **Impressive Expansion**

NewFirst has enjoyed impressive growth, although Stovall insists growth is not necessarily the organization’s primary focus. All compensation programs and plans are based on shareholder value, not just volume. Even so, NewFirst is experiencing 20 to 30 percent compound growth annually. The bank plans to continue expanding as long as it is able to maintain its profitability and culture, manage risk, and deliver as promised to all concerned parties. “Our program is about creating long-term value for the shareholder, employee and customer,” says Stovall. “We’re a 106-year-old organization that is committed to staying independent and viable.”

### **Connect With Us**

For more information about these and other business process management solutions, contact us at 402-421-4207 or visit [www.premier.fiserv.com](http://www.premier.fiserv.com).