

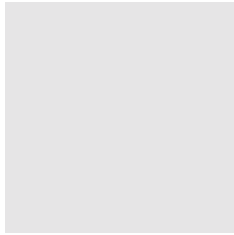
Case Study



American Community Bank & Trust

On the Fast Track with Popular Fiserv Bank Platform

American Community Bank & Trust was recently named one of the fastest growing businesses in the United States by both *Entrepreneur* and *Inc.* magazines. According to the bank's president, Andy Hartlieb, Fiserv has played a major role in this success.



"After talking to all the big players in the business, we found Fiserv to be a clear and distinct winner."

Eight years ago, American Community Bank & Trust in Woodstock, Illinois, opened its doors for business. Staffed with only 12 employees, the de novo set out to provide its suburban Chicago customers with high-touch personal service and competitive products. The bank has achieved phenomenal growth, with assets now exceeding \$570 million and a staff of 52. This accomplishment hasn't gone unnoticed, as the rankings from *Entrepreneur* and *Inc.* demonstrate.

An Important Decision

From the beginning, American Community Bank & Trust management knew technology would be crucial to the organization's ability to compete with major Chicago banks. "We needed a technology partner with real muscle who would stand behind us and deliver world-class solutions," Hartlieb says. "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 have helped the organization not just survive, but thrive in the fiercely competitive Chicago-area market.



Integration Creates Efficiency

Integration has always been a hallmark of the Premier suite of products, and American Community Bank & Trust continually reaps the benefits, maintaining 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. American Community Bank & Trust 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.



“Our staff has to get 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. Moreover, the ability of Director to electronically harness data has helped the bank dramatically reduce the amount of paper handled and stored.

Last year, American Community Bank & Trust took efficiency to a whole new level by implementing Virtual Item Exchange for Premier, which Hartlieb describes as “one of the best products Fiserv has ever developed.” The paperless item processing and exchange software integrates with other systems to capture and process checks as electronic files. By making the most of an image-based environment, American Community Bank & Trust is able to receive and submit cashletters more quickly and conveniently. The organization has further streamlined labor-intensive procedures, eliminating one-half of a full-time staff position. “Virtual Item Exchange has certainly helped us continue on our growth path,” Hartlieb says.

Client Profile

American Community Bank & Trust

- \$570 million in assets
- Three branches, with one more opening this year
- Processed on Premier by the Fiserv Central Region Data Center in Brookfield, Wisconsin
- Headquartered in Woodstock, Illinois, and serving the northwestern suburbs of Chicago

More than Technology

American Community Bank & Trust’s relationship with 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.” This open communication between Hartlieb’s team and Fiserv employees helps to ensure that the bank has the tools needed to continue their 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.”

Connect With Us

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