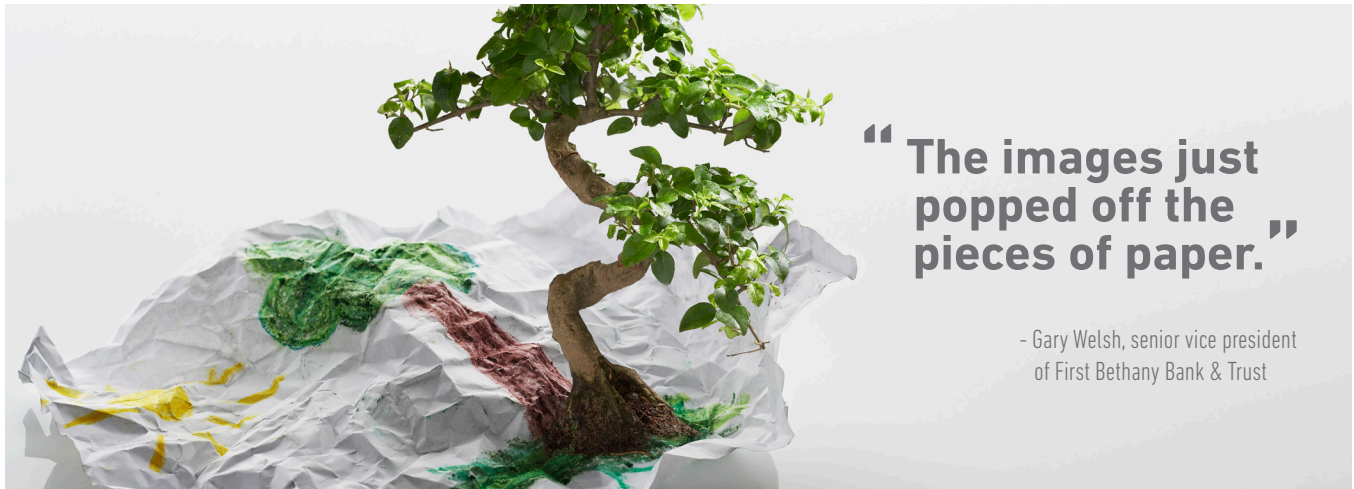


# FIRST BETHANY BANK & TRUST

A Change Can Do You Good



“The images just popped off the pieces of paper.”

- Gary Welsh, senior vice president of First Bethany Bank & Trust

Sometimes change comes hard—until you realize it’s the best thing that could’ve happened to you.

Gary Welsh, senior vice president of First Bethany Bank & Trust in Bethany, Okla., wasn’t exactly thrilled when the bank’s longtime print and mail vendor closed shop back in 2009. Fortunately, First Bethany already had a trusted partner in CSI for its Remote Deposit Capture (RDC) product, so he didn’t look far for a replacement. And once the switch happened, Welsh realized just how much CSI could bring to the table.

“We did not realize how much we had just accepted,” Welsh says of the previous vendor. “Sometimes you need to change the status quo, not just because you need to change, but to find out what you’re missing. The other shop had been doing the same thing since 1980.”

## CHALLENGE

When First Bethany Bank & Trust’s local print and mail vendor closed shop, the institution sought a replacement to fill the void and continue delivering the rapid service its customers knew and expected.

## SOLUTION

By expanding its existing partnership with CSI, First Bethany’s needs weren’t just met—they were far surpassed, giving the bank greater time and cost efficiencies as well as access to the latest technologies.

## RESULT

As Senior Vice President Gary Welsh puts it, CSI’s Print & Mail services have saved First Bethany a significant amount of money, while its Remote Deposit Capture solution helps the bank retain customers located out of area.

He says CSI’s Print & Mail solution—which the bank uses to outsource the production and delivery of its monthly statements and notices—has improved operational and cost efficiencies, generated excellent delivery times, and “runs like a Swiss watch.”

## TAKING IT A STEP FURTHER

It was important to First Bethany to work with a local vendor for its print and mail needs, since delivering information quickly to its customers has always been a top priority. CSI’s location in neighboring Oklahoma City fit that bill, but the gains went much further than that.

"The biggest thing we looked for was a vendor that could not only do print and mail, but also be knowledgeable enough to help us go into image statements," Welsh says. "We had image statements before we went to CSI but they were very basic—there was no electronic delivery, no eStatements—just, here's this piece of paper and you've got all the pictures of your checks on it."

He says CSI's advanced technology and inventive design tools breathed new life into the bank's image statements, bringing them on par with the industry: "The images just popped off the pieces of paper. It's a whole lot more attractive than it was before."

## "CAPTURING" AND KEEPING CUSTOMERS

Along with the exceptional results on the print and mail side, CSI's RDC solution, which creates additional conveniences for the bank's customers and employees, also has made a valuable impact on First Bethany.

"First and foremost, it's extraordinarily easy to deploy, and easy for our customers to learn and use," Welsh says. "And, we get lots of dollars in our deposit base from our RDC clients—and a teller never touches them. That's helped keep personnel costs down. And we've had absolutely zero dollar-loss with the product."

But, most importantly to the bank, RDC helps gain and retain customers operating outside Bethany—from Lubbock, Texas, to Denver and beyond.

"We have a client who was in Bethany and had to relocate, and by using this product, we're still their bank," Welsh says.

## TANGIBLE RESULTS

The ability to better serve customers is indeed priceless, but measurable results also go a long way.

"We've seen huge improvement in every aspect, from delivery to cost savings—CSI's process has saved us a significant amount of money," Welsh says of the more than \$13,000 saved in paper and postage since implementing CSI's Print & Mail. "The first year, we saw a big drop in our paper and production costs, and now that we have CSI's eStatements going at a good clip, we've seen our postage costs go down. And the great thing is, they continue to decrease every year."

Further, personnel costs have remained steady, even as the bank grows.

"We've almost doubled our asset-size in the last five years, and we've not had to increase our staff," Welsh says. "We do have other efficiencies, but the bottom line is, yes, we feel like CSI's products—especially Print & Mail, eStatements and RDC—have allowed us to grow our bank without having to grow our staff."

And service? Welsh says CSI's staff is always ready to help in the event he has technical questions: "They've bent over backwards to make their relationship with First Bethany a good one."

## BANK PROFILE



**First Bethany Bank & Trust**

**Assets:** \$195.5 million

**Customer Since:** 2007



## ABOUT CSI ELECTRONIC & PRINT DISTRIBUTION & PAYMENTS PROCESSING

CSI's Electronic & Print Distribution solutions let you revolutionize your approach to secure document delivery. Our electronic document management system reduces your time spent managing documentation needs, enhancing both operations and profitability. Our diverse Payments Processing capabilities range from capture to cash letter, image to ACH, and everything in between. CSI's options empower banks, merchants and customers to broaden how and where they pay.

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