

# ANCHOR D BANK

The Right Core Gives You More



“CSI always gets issues fixed very quickly, so we can get back to giving our customers the services they demand and deserve.”

- Lynne Langham,  
executive vice president and  
chief operations officer

Any banker will tell you there are certain technologies they can't live without, like automated reporting tools as well as those that provide enhanced securities, process integration and greater account transparencies. But, the most tech-savvy bankers know that customer-facing technology is what rules in our increasingly competitive landscape.

Leaders at Texhoma, Okla.-based Anchor D Bank, a CSI Meridian.NET core customer since 1992, are no exception. Lynne Langham, the bank's executive vice president and chief operations officer, says such first-rate solutions as CSI's online and mobile banking aren't just a want—they're a crucial need.



## Challenge

Anchor D Bank sought a way to continue providing excellent service to its rural customer base, including a growing Hispanic population. The bank wanted to accomplish this using as few vendors as possible.



## Solution

Anchor D looked to its longtime core partner, CSI's Meridian.NET, and its innovative mobile and online offerings to fulfill those needs. In doing so, the bank gained channel integration and streamlined vendor management.



## Result

The bank's customers have access to the same cutting-edge technologies as they'd find with big box banks, without sacrificing the individualized attention they know and deserve.

“CSI's mobile banking is unreal—it's just opened up a whole new world,” Langham says. “I don't know how banks can say they're full service if they don't offer mobile and online banking.”

And, she says, these services must be used to their fullest potential: “Most banks have online banking, but do they really have an active service with things like PFM (personal financial management) and customer portals?” Langham says, regarding some of CSI's advanced online banking offerings. “And, I think banks that think mobile is just the cherry on top are going to be left behind.”

That's particularly true regarding Anchor D's customer base, composed heavily of the rural community's ranchers, farmers and those who work for them—all of whom generally lack the time to visit a branch. But this area on the Oklahoma-Texas border also has a growing Hispanic population, and CSI's mobile banking, offered in Spanish, has proven essential to them.

"Those customers can probably get more banking done on their mobile app than they can at the branch," Langham says. "There's no language barrier."

### INNOVATION AND SERVICE

Of course, it's an important advantage when financial institutions can secure these types of account-boosting solutions from their core provider—particularly one that's never satisfied with the status quo.

**"CSI is always spending resources to supply the technology I need to meet the demands of my customers. It's pretty cutting edge," Langham says.**

But, she adds that her single-biggest requirement, and true test of a strong core partnership, is lightning-fast service when something goes awry.

"We are the core processor in the minds of the customer, and when the bank is down, that's what they see," Langham says. "CSI always gets issues fixed very quickly. It's nice to feel like you're their only customer when there's a problem."

### CHANNEL INTEGRATION, EASY VENDOR MANAGEMENT

Langham, a 35-year banking veteran, says she's never understood why a financial institution would fail to choose a core provider that offers a variety of integrated solutions. Anchor D's partnership with Meridian.NET, for example, includes several customer-facing solutions as well as multiple products that streamline back-office operations.

"Your core platform is your information piece—it's the brain. So why wouldn't you want the brain in the same body with the arms and the legs? That makes no sense to me," Langham says. "When they're all hooked to the same brain and the same body, there's clear communication."

With complex third-party guidance just issued by the Office of the Comptroller of the Currency, having fewer vendors eases compliance concerns.

"Vendor management and due diligence are such a big deal with regulators," Langham says, adding that providing proof of compliance is as easy as printing a report. "It speaks for itself."

### IN IT FOR THE LONG HAUL

Recently, Anchor D Bank signed on for another 10 years with CSI. Although she admits a decision like that is never easy, Langham says she and the bank's board of directors ultimately knew CSI has solid staying power.

"CSI isn't going anywhere, and that's number one for us," she says. "It's a great service institution, and they really know us."



### ABOUT CSI MERIDIAN.NET

CSI's Meridian.NET offers a streamlined core processing solution that is easy to use, implement and configure specifically to your bank's needs. You also can leverage our integrated operating environments, leading to greater efficiency for your institution. With our core solutions, your bank can operate more effectively, securely and profitably.



**Anchor D Bank**

**Assets: \$180M**

**Customer Since: 1992**