

CITY NATIONAL BANK OF COLORADO CITY

Rapid Growth through Superior Technology and Service



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— Royce Clay, President and CEO of City National Bank of Colorado City, TX

The leadership at the City National Bank of Colorado City (TX) believes in this key principle: Banks do well when their customers do well. Located in a rapidly diversifying community due to its flourishing oil production industry, the bank has focused on technology and service as a way to grow total assets by 136 percent over a five-year period.

As a CSI Meridian customer, City National Bank recognizes the need for a strong core provider that can support its progress. Royce Clay, the bank's president and CEO, stated that “long term, we wanted a technology infrastructure that provided longevity and versatility. We found that in Meridian, and we are confident that CSI can accommodate our growth.”

CHALLENGE

City National Bank, operating in a rapidly growing community, needed technology solutions that could accommodate its expanding account base and customers' evolving needs.

SOLUTION

The bank chose CSI Meridian as its core processor, thereby finding a technology partner that could provide multiple solutions, from core infrastructure to mobile banking.

RESULT

City National Bank has grown assets 136 percent (from \$50 million to \$130 million) in five years, and has been able to facilitate this growth with less staff than when it began working with CSI.

AUTHENTIC RELATIONSHIPS

As a thriving bank in an emergent community, City National Bank focuses on personal relationships as a way to maintain momentum and market share. So, when it considered changing core processing platforms, the bank wanted not only a solid technology partner, but also a core provider that shared similar values related to customer service.

“We saw an ad for CSI Meridian that referenced their president and general manager,” Clay said. “I called and asked for him, and he answered. When I could pick up the phone and speak to the person at the top, I knew I was going in the right direction.”



City National Bank has been a CSI Meridian customer since 2004. During that time, Clay asserts that the people have been essential to the successful relationship between CSI and the bank. As he stated, “CSI has managed to hire good people and keep them, which is a rare thing in the technology industry. And from the call center to the executive suite, I can contact the people I want and get the help I need.”

RELEVANT TECHNOLOGY

Along with personalized support, City National Bank receives versatile, functional technology that can scale to meet its needs, both in account growth and consumer demand. Working with CSI, the bank offers everything from online bill pay and Internet banking to mobile apps and Board Portal.

“Every product we launch is more complicated than it was five years ago,” Clay said. “In the past, one account was checking and perhaps debit; now, customers expect those products along with Internet banking, an app, bill pay—it’s infinitely more complex. And today our bank is offering those services with less staff at twice the size. We can do this because of the strength of the technology available to us.”

The bank recognizes its competitive advantages, and how technology can put it ahead in the market.

“We operate in what has been an agriculture community, and I promise our retail product line is as good as any you’ll find. If banks like City National Bank can compete with the larger institutions in technology, then we can win. Our service is better, but we have to have the infrastructure to back it up.”

SOLID GROWTH

Given all the changes that City National Bank foresees in the next few years in its market, Clay is pleased with the bank’s position. He feels the bank’s existing infrastructure and systems can handle both asset growth and increased complexity without having to change its core systems in any way.

“We have a strong line of products that our customers want,” Clay said. “Plus, working with CSI has allowed us to grow significantly without the addition of more overhead. Five years ago we were a \$50 million bank, and today we are a \$130 million bank—and I have less staff now than I did then.”

City National Bank can’t predict just how much more its community will change, but it’s ready and equipped for steady growth. Clay noted that having the ability to deliver top-tier technology and unmatched customer service is the best algorithm for success, in any market.



ABOUT CSI MERIDIAN

CSI’s Meridian offers banks a powerful solution to manage core processing from an in-house or hosted platform. This highly flexible banking solution provides over 2,000 individual banking parameters, allowing financial institutions to customize their core operations for any special needs. Meridian gives you the ability to manage your bank more efficiently, securely and profitably.



CITY NATIONAL BANK
OF COLORADO CITY

Website: www.cnbccity.com

Location: Colorado City, TX

Assets: \$130M

CSI Customer Since: 2004