

# LEGENCE BANK

Using Technology to Build Lasting Customer Relationships

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In their leadership roles at Legence Bank, Lynn Byrd and Wayne Garrett take pride in the relationships that their bank has built with its customers and the community. It's these relationships that have made Legence a pillar of Eldorado, Illinois, for more than 100 years, and the bank has trusted CSI to be its technology partner for almost half that time.

Byrd started working at Legence through a co-op program in her high school. Twenty-five years later, the Eldorado native proudly serves as the bank's chief financial officer. Garrett, Legence's executive vice president of operations, has been with the bank for 17 years. In that time, he and Byrd have forged a mutually beneficial relationship with CSI, one that has helped the bank reach new heights in additional markets.

While the bank's relationship with CSI began nearly 50 years ago, it is now a partnership that continues to evolve, keeping pace with the rapid advancement of banking innovations. In addition to the NuPoint® core platform, Legence leverages a multitude of CSI's innovative solutions, including CSI CRM®, Mobile Banking and Internet Banking, to ensure its customer relationships thrive well beyond the walls of its seven branches.

## REFINING CUSTOMER RELATIONSHIPS

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For a bank like Legence, customer relationships mean everything. Analyzing the various ways in which customers utilize services is the key for a bank to get to know its customers, and the best way to do that is through a customer relationship management (CRM) platform. According to Garrett, after CSI CRM was introduced at CSI Customer Conference 2015, Legence could not wait to begin using it.

With a catalog of robust features, CSI CRM unlocks a 360-degree view of the banking experience for customers and prospects through three distinct modules: Customer Contact Management, Case Management and Relationship



Management. And because CSI CRM is fully integrated into the core, information flows freely from the CRM to all business lines, which ensures that no opportunities to reach out to customers are lost.

“The fact that CSI CRM integrated directly into NuPoint gives us more ability to make changes than we ever had before,” Garrett says. “For all of us to be able to see what’s going on with our customers at a quick glance helps us serve them better in the long run, which in turn, evolves into referrals.”

Byrd uses functions available in the Customer Contact Management module, like notes, reminders and channel labeling, to create specific communication methods to customers based on channel interaction.

“We can reach out to specific types of customers throughout the year via newsletters, phone calls, etc.,” Byrd says. “If we notice customers aren’t coming into the branches, we’ll reach out to see if there’s anything we can do for them.”

As CSI CRM helped Legence view customer interaction in all-new ways, one thing became clear to Byrd and Garrett: there was a steady increase of customers outside Eldorado creating and accessing their accounts online.

## **INTERNET BANKING FOR ALL**

In addition to its seven branches, Legence owns a farm mortgage company in Louisville, Kentucky, which has been helpful in expanding Legence’s portfolio. According to Garrett, the mortgage company has opened up tremendous opportunities for cross selling, which requires the need for online tools that allow these customers to connect with Legence.

To give its expanding list of customers the tools they need to complete transactions online, like online bill pay and loan payment options, Legence depends on CSI’s Internet Banking solution, a hosted service that is integrated directly into the core.

One particular component of Internet Banking, the Personal Financial Management (PFM) tool, has been helpful in Legence’s initiatives to educate the community on solid banking practices. The PFM tool features an intuitive dashboard that lets customers integrate all of their accounts together on Legence’s online banking site, enabling them to analyze budgets, cashflow, goals and more—all in one place.

According to Byrd, one of the main reasons Legence rolled out the PFM tool was to help younger customers get better at budgeting.

“Learning how to properly budget, and seeing where money actually goes, is such an important process for our young customers,” Byrd says.

## CONNECTING ON THE GO

Another customer-focused service that Legence deploys that is directly integrated into their core is CSI's Mobile Banking app. And because the mobile app has so many popular features, customer usage took off with minimal marketing dollars spent.

One of those features is the amount of transaction activity available for customers to see at any given moment; users can browse as much as two years' worth of banking activity within the app.

"Mobile has been one of the most utilized services that we have rolled out," Garrett says. "The way the software is designed almost makes it foolproof. I believe anyone can use it."

One of the biggest areas of focus for a community bank like Legence is fostering and maintaining growth. Because the mobile app enables customers to connect to the bank from anywhere, Byrd believes the app has been key in not only gaining new customers, but also holding on to customers who move away from the community.

"Because of the mobile app, students who are graduating and moving off to college can still keep their accounts here at Legence," Byrd says. "So we are able to retain those customers, and they can retain a connection to their hometown, too."

## A MUTUALLY BENEFICIAL PARTNERSHIP

In Legence Bank, CSI has a partner that is willing to share valuable knowledge and experience that comes from over 100 years of community banking. And because of the partnership with CSI, Legence can give its customers world-class service and solutions while remaining true to its community values.

"We can offer the same products that the megabanks do without having to put out an incredible amount of money, because CSI is developing them for us," Garrett says. "That's where the partnership has been wonderful for us."



### BANK PROFILE

**Institution:** Legence Bank

**Website:** [www.LegenceBank.com](http://www.LegenceBank.com)

**Founded:** 1906

**Location:** Eldorado, Illinois

**Branches:** Seven

**Employees:** (FT): 99

**Assets:** \$306 million

**CSI Customer Since:** 1968



### ABOUT CSI

Computer Services, Inc. (CSI) delivers core processing, managed services, mobile and Internet solutions, payments processing, print and electronic distribution, and regulatory compliance solutions to financial institutions and corporate customers across the nation. Exceptional service, dynamic solutions and superior results are the foundation of CSI's reputation and have resulted in the company's inclusion in such top industry-wide rankings as the FinTech 100, Talkin' Cloud 100 and MSPmentor Top 501 Global Managed Service Providers List. CSI's stock is traded on OTCQX under the symbol CSVI. For more information about CSI, visit [www.csiweb.com](http://www.csiweb.com).