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**Terry Bradley, SVP  
Paducah Bank**

## Paducah Bank

### Treasury Management Solutions Drive Growth, Revenue

Terry Bradley, senior vice president and director of commercial depository and treasury management services at Paducah Bank, is incredibly proud of his institution. Not only is the bank the only locally owned bank in Paducah, Kentucky, but it also controls 32 percent of the market share in McCracken County.

“One-third of the people I encounter on a daily basis banks with us,” Bradley says. “That’s pretty incredible when you think about it.”

Despite the bank’s popularity and strong customer relationships within the community, Bradley believes the best opportunities to forge new relationships and tap into additional revenue streams lie outside of Paducah. That’s why the bank depends on its suite of treasury management services, which it offers with the help of CSI.

“It’s important for us to find ways to leverage technology, tools and services to enhance the banking relationship outside the scope of brick and mortar,” Bradley says. “And with the tools CSI provides, we can offer a well-defined set of services for business customers around the country, just as if I were able to see their buildings from my office window.”



**CUSTOMER PROFILE:**

<b>Branches:</b> 6	<b>Website:</b> <a href="http://www.paducahbank.com">www.paducahbank.com</a>
<b>Employees:</b> 132	<b>Founded:</b> 1948
<b>Assets:</b> \$635 million	<b>Location:</b> Paducah, Kentucky
<b>CSI Customer Since:</b> 2011	

## BUILDING RELATIONSHIPS

One of the main goals of Paducah Bank's treasury management plan is to enhance existing customer relationships through the usage of meaningful tools that meet customers' needs. To accomplish his goal of creating and expanding the bank's suite of services available to larger volume deposit clients, Bradley implemented CSI's Risk Management tools, Positive Pay and ACH Protection services.

"We refer to treasury management services as 'sticky' services, because they are the glue that holds the relationship together," Bradley says. "Once you put the efficiency of a treasury management service in place, the client is much less likely to be out looking to move that relationship."

CSI's treasury management services integrate directly into its NuPoint® core processing and Internet Banking platforms, which makes onboarding new services a seamless process. According to Bradley, the ability to integrate new services as demand dictates is an integral part of Paducah Bank's growth strategy—and an important foundation in building lasting customer relationships.

"I meet with clients all the time to discuss their business operations, and find out what they're doing every day and how they're doing it," Bradley says. "Because of our partnership with CSI and our nimbleness as a community bank, I know I have the resources to quickly implement the services they need."



## ADDED CONFIDENCE



The efficiency and confidence that Paducah Bank's customers gain from their treasury management services make it easy for Bradley to demonstrate to prospective customers how the services' positive impact on daily operations vastly outweighs the cost.

For example, before Paducah Bank implemented CSI's Positive Pay service, the bank's customers were on their own to monitor accounts every morning to see which transactions cleared the night before, and if any of them were fraudulent. With Positive Pay, customers receive a daily exceptions file that breaks down all transactions that attempted to post to their accounts that were not directly authorized—giving them the option to either authorize the transactions or return them as fraudulent.

"Positive Pay adds a dual control to fraud protection that didn't exist before," Bradley says. "Now, our customers have confidence in knowing that Paducah Bank is helping them keep their accounts secure."

## BOOSTING REVENUE

Improved efficiency through automation is a big selling point for treasury management services, and it's something that Bradley says can benefit every client, regardless of size or stature:

"People often think treasury management services are only for larger commercial customers, but they're not. For Paducah Bank, the ideal treasury management client is one that has a need that can be met by a solution we offer. It's that simple."

This perspective has had a positive effect on the bank's ability to serve commercial clients, as well as a decisive impact on the bank's bottom line.

"Thanks to CSI and the core services of ACH origination, remote deposit capture and risk mitigation tools serving as driving forces, we have had a substantial increase in revenue this year that is very exciting to see," Bradley says.



## A TRUE PARTNERSHIP



One of the things Bradley values most about working with CSI is the open line of communication he has with his relationship manager and treasury management product manager. If Bradley has an idea for an enhancement or modification to an existing service, or a proposal to add a new service to CSI's treasury management offerings, all he has to do is pick up the phone.

"When I want to talk to my relationship manager about a service we're considering at my bank, or discuss industry trends with my product manager, they are always willing to listen," Bradley says. "And in terms of the relationship between Paducah Bank and CSI, the lack of bureaucracy is a huge advantage."

## ABOUT CSI

*CSI understands our customers' needs, delivering dynamic solutions with superior results.*

We reach out to every customer with responsive, professional service, considering ourselves to be an extension of your team. CSI provides not only relevant solutions that ensure your success, but also one-on-one account management to help you utilize them to their fullest potential. Your business matters, and our team of knowledgeable professionals will ensure you achieve superior results for both your bank and your customers.