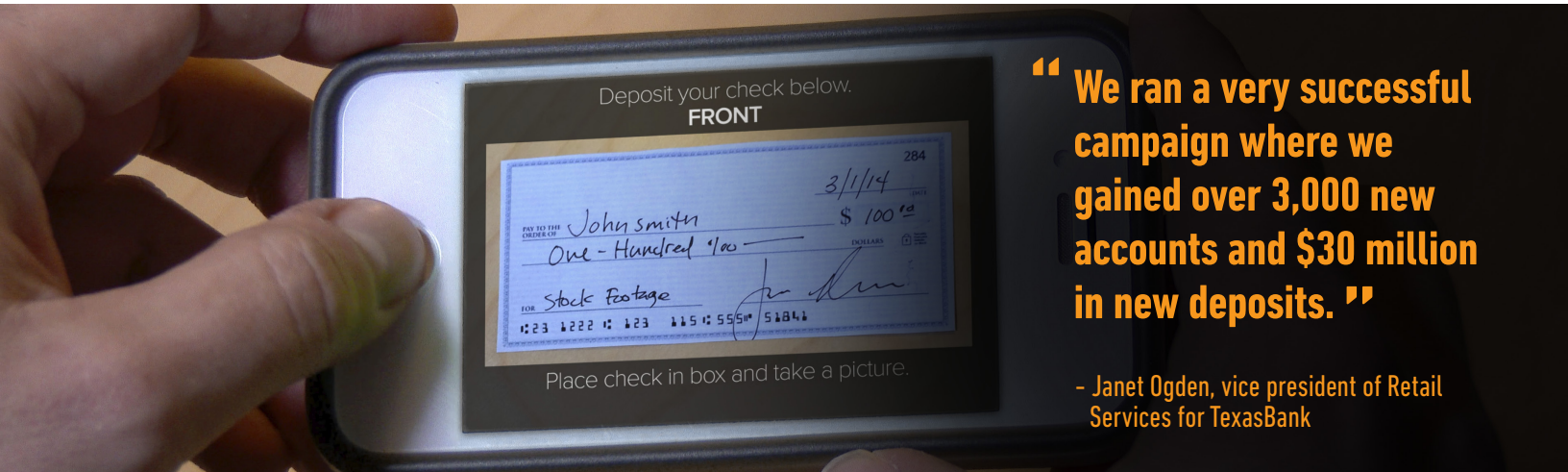


TEXASBANK

Upward Mobility



“ We ran a very successful campaign where we gained over 3,000 new accounts and \$30 million in new deposits. ”

- Janet Ogden, vice president of Retail Services for TexasBank

Financial institutions surely never tire of hearing this kind of comment from their customers: “It’s great to be able to check my accounts and make transfers and payments all in one app. Awesome!”

That’s just a sample of the feedback they get at TexasBank as their mobile banking app, launched two years ago through CSI, continues to gain popularity. It was then that the Brownwood, Texas-based bank, a CSI Meridian.NET core processing customer since 1985, came to realize that offering mobile banking has become crucial to gaining and retaining customers.

“We recognized the importance that mobile devices play in our own lives. People are on the go and convenience is no longer considered a luxury—it is a must,” says Janet Ogden, vice president of Retail Services for TexasBank. “We are a player in our market. To compete with the big banks, we have to meet the demands of our customers, and mobile banking is one of those demands.”

CHALLENGE

As a forward-thinking financial institution, TexasBank strives to provide its customers with the same technologies as big-box banks, and they knew they needed a mobile banking app to stay ahead in their market.

SOLUTION

The bank partnered with its long-time core provider, CSI, to bring its customers a mobile banking solution that features innovative yet customer-friendly features—giving them one-stop account access.

RESULT

Thanks to the app’s growing popularity along with a smart promotional campaign, TexasBank has seen its mobile banking usage skyrocket, with transactions increasing more than 200 percent in one year.

THE NUMBERS TELL THE STORY

CSI’s mobile banking app gives bank customers instant access to their accounts for such activities as checking their account history, transferring money, making mobile deposits and using personal financial management tools.

When a national bank closed its local branches a few months ago, TexasBank had the idea—and opportunity—to gain some new customers who were looking for the same services of a big bank, including mobile banking.

"We ran a very successful campaign directed at those customers in particular, where we gained over 3,000 new accounts and \$30 million in new deposits," Ogden says. The bank used both traditional advertising channels like newspaper and radio ads, as well as some that capitalized on technology, including Facebook, text messaging and email.

"Mobile banking wasn't the only reason these customers chose TexasBank, but we know it was a contributing factor," she says. "We've seen the increase in mobile transactions, so it's clear those customers we gained are users of mobile technology."

The TexasBank management team recently gathered some impressive numbers surrounding their mobile app usage. The year-over-year statistics show concrete proof that mobile banking is rapidly becoming indispensable:

	MAY 2013	MAY 2014	INCREASE OF
Mobile TX (dollars)	\$309,705	\$1,155,240	273%
Mobile TX (quantity)	1,020	3,122	206%

TX=Transactions

DEPOSITS ARE A CLICK AWAY

Also, since adding CSI's mobile remote deposit capture solution to its suite of offerings, TexasBank has further solidified its place with the country's increasingly migratory population.

"Mobile deposit was the next step in our line of thinking," Ogden says. "With mobile deposit, geography is no longer a barrier. For instance, many of our current customers are college students who, because of mobile deposit, won't be forced to change banks upon graduation."

And again, the numbers don't lie. TexasBank has seen an enormous increase in mobile deposits over the last several months, growing from an adjusted total of \$11,000 in September 2013 to \$250,000 by May 2014.

A CORE THAT GIVES THEM MORE

It's no small benefit when banks can get such innovative solutions as CSI's robust mobile banking app from their core provider. Ogden says doing so not only simplifies processes, but also ensures quick resolution for any issues that arise.

"When working with several different vendors, there always seems to be compatibility issues to work through. And when there's an issue, it's often hard to narrow down exactly where the problem lies," she says. "The process is much more streamlined when your core provider is the driving force behind your ancillary products."

BANK PROFILE



TexasBank

Assets: \$363 million

Customer Since: 1985



ABOUT CSI MOBILE & INTERNET SOLUTIONS

With CSI's Mobile & Internet solutions, your stakeholders gain access to relevant tools and responsive service that move your financial institution beyond traditional delivery methods. CSI's Mobile Banking puts your bank conveniently in the palm of your customers' hands. With our innovative suite of offerings, you can provide the most relevant mobile banking experience, enhancing customer loyalty and account retention.

www.csiweb.com