

Case Study



Premier Community Bank

Drives Profit and Growth Improvements with Help from the Bank Intelligence Solutions BankAnalyst® Online Advisory Tools.

With \$205 million in assets and eight offices serving rural Wisconsin, Premier Community Bank takes great pride in growing customer relationships that extend across farms, municipal organizations, school districts and churches.



The BankAnalyst tools give bank executives immediate access to objective, quantifiable market and financial analysis.

Four years and \$55 million ago, however, the bank needed to improve its asset and liability management so that it could adequately direct its near-term and long-term growth. A bank employee helped the institution put some structure around those processes. However, the bank's management team still needed to define the interrelationships among its operations, and establish a viable path for the future.

It was about this point in time that Premier Community Bank was introduced to Bank Intelligence at a Fiserv customer conference. After seeing a BankAnalyst demonstration and receiving a thorough review of Premier's custom financial and market analysis, the bank's management team agreed that the Bank Intelligence tools and advisement were exactly what they needed to confidently move forward with its approach to planning and performance execution.

A Structured, Disciplined Decision Making Process

According to Tom Pamperin, CEO of Premier Community Bank, working with the BankAnalyst® Financial and BankAnalyst® Market online advisory tools – as well as access to experienced bank strategists – was a rewarding experience right from the outset. "Bank Intelligence really challenged us to better define what we wanted to do and where we wanted to go, then helped us use the BankAnalyst tools to get the



Client Profile

- \$205 million in assets
- Eight branches serving rural Wisconsin
- Established in 1894

"Having Bank Intelligence is like having an insurance policy for decision-making."

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objective analysis we needed to back that up," he said.

At first Bank Intelligence and the BankAnalyst tools were used to provide quarterly reviews for the bank's asset/liability meetings. Since then, Pamperin says, "It's really expanded. For example, Bank Intelligence was an integral part of a Board of Directors strategic planning meeting for the evaluation of a recent branch acquisition. The concept that you could evaluate and quantify market potential by a specific bank product, such as construction loans in one community, really blew the board members away."

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Objective, quantifiable analysis that benefits the entire management team.

Premier's goal is for the people who drive the functional areas of the bank to have knowledge of what's going on in all areas of the bank. As a result, the entire ALCO committee is engaged with Bank Intelligence and the BankAnalyst tools, working together from a common foundation of information and critical analyses.

Instead of wading through masses of data, users can go online to see a comprehensive, actionable summary of management information that highlights specific areas of interest. From there it's easy to drill down to more granular levels of detail. "Branch managers at each of our offices have growth targets based on the quantified potential they have in their markets. Certainly setting those goals is a lot easier now that we use BankAnalyst tools," adds Pamperin. Branch potential can be further defined by products, loan classes and deposit classes.

Building Confidence With The Board Of Directors

At the board level, BankAnalyst provides an outside, objective source of analysis on which to base critical decisions. "The information that we're armed with from a BankAnalyst standpoint is so much more specific and complete than what our gut feelings or opinions were in the past," says Pamperin. "We have confirmation of previous decisions, and the ability it gives us to plan more strategically for the next three to five years is invaluable."

Premier Community Bank has grown to a size never before experienced by its management team. BankAnalyst gives them assurance that the goals they make and the directions they choose are the right ones. As Pamperin puts it, "As we grow, our decisions will increasingly have a higher cost attached to them—we don't want to make decisions of any significance without first obtaining the in-depth analysis and

Customer Priorities

- Establish a structured asset/liability management process
- Drive near-term and long-term growth
- Improve management team visibility to all areas of the bank

Bank Intelligence Impact

- Branch goals and incentives plans
- ALCO committee meetings
- Branch acquisition evaluation
- Asset/liability management process
- Management team continuity
- Board of Directors meetings
- Strategic planning

Products and Services

- BankAnalyst® Financial
- BankAnalyst® Market
- Bank Strategist Advisory Services

perspective we get from the BankAnalyst advisory tools and our bank strategists. Having BankAnalyst is like having an insurance policy for decision-making; it gives us the confidence that we're making sound decisions and that we aren't missing a particular opportunity or area for growth."

About Bank Intelligence Solutions

Bank Intelligence Solutions from Fiserv serves more than 500 financial institutions in 49 states. Its BankAnalyst® online advisory tools provide an analytical advantage to banks ranging in size from community banks to large, regional institutions.

Connect With Us

For information on how Bank Intelligence Solutions from Fiserv can help your organization, please contact us at 800-846-6681 or visit www.bankintelligence.fiserv.com.