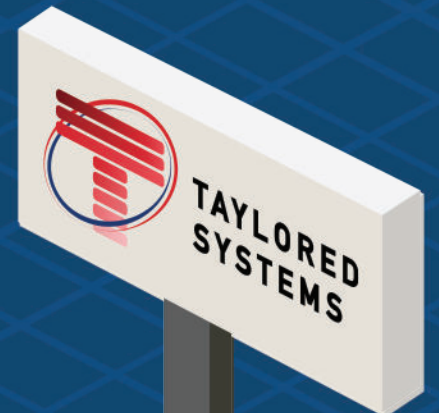


# Advisor

TAYLORED



**ENHANCING BANKING  
CULTURE AND CUSTOMER EXPERIENCE  
WITH TECHNOLOGY**



# TABLE of CONTENTS

**3** INTRO

**4** ISSUES FACING INDEPENDENT CREDIT UNIONS  
AND BANKS

**6** MANAGING TECHNOLOGY IN A NEW ERA OF  
REMOTE WORK

**8** OTHER SOLUTIONS FOR FINANCIAL INSTITUTIONS

**13** CASE STUDY #1: KEMBA CREDIT UNION

**14** CASE STUDY #2: CITIZENS STATE BANK

**15** HOW TAYLORED CAN HELP



# INTRO

Independent banks, credit unions and other regional financial institutions face a unique set of technological challenges. Chiefly, these organizations need to provide technology and services that are competitive with those offered by large corporate institutions. Meanwhile, they need to identify and implement flexible solutions that will allow them to connect multiple branches and enable remote work — especially in light of the changes to work culture that have been brought about by COVID-19. And they need to be able to do it all while keeping physical sites secure, protecting digital assets and meeting industry compliance standards.

THAT'S WHY CHOOSING THE RIGHT SOLUTIONS — AND HAVING A TECHNICAL SOLUTIONS PROVIDER THAT UNDERSTANDS THESE CHALLENGES — **IS KEY.**

# ISSUES FACING INDEPENDENT CREDIT UNIONS AND BANKS

Smaller, independent banks and credit unions don't have a large corporate foundation to fall back on when it comes to implementing and managing IT services that not only meet their internal needs but also meet the needs of their customers. The challenges are many, and they span every aspect of the bank's operations.

## COMPETING WITH LARGE CONSOLIDATED FINANCIAL INSTITUTIONS

To crack into an extremely competitive marketplace dominated by corporate banks, independent banks and credit unions must be able to offer the same high level of service without stumbling.



## MEETING INDUSTRY COMPLIANCE STANDARDS

Industry compliance standards continue to evolve and change, and banks must be ready to meet those without interrupting their customer service.

## KEEPING DIGITAL AND PHYSICAL ASSETS SAFE

Criminals are becoming ever-increasingly high-tech, and it's imperative that banks and credit unions stay ahead of them when protecting their digital and physical assets.



## ISSUES FACING INDEPENDENT CREDIT UNIONS AND BANKS



### MAINTAINING PROFESSIONAL PRESENCE AND TECHNOLOGY ACROSS MULTIPLE BRANCHES

As independent banks and credit unions expand their footprint in the marketplace, they need technology that can expand with them without disrupting operations across the board.

### IMPLEMENTING FLEXIBLE SOLUTIONS TO ENABLE REMOTE WORK

Today's 21st-century workforce continues to evolve and work in new ways, both in and out of the office. It's imperative to have flexible solutions that enable employees to maintain a flawless connection to the office.



# MANAGING TECHNOLOGY IN A NEW ERA OF REMOTE WORK



The COVID-19 epidemic has caused us to change how we all work, and some of these adaptations will surely remain in place permanently. Like most industries, financial institutions will need to adapt to allow workers to do more from home, while keeping sensitive data safe. Streamlined, cloud-based solutions help workers do more than just check their email; they give employees access to the data and resources they need to complete tasks and serve customers regardless of work location. And with redundant backup solutions in place, bank staff never has to worry that data will get lost along the way.

## REMOTE SOLUTIONS

### ENABLE CUSTOMER SERVICE INTERACTIONS AND A SEAMLESS EXPERIENCE ACROSS MULTIPLE LOCATIONS.

Using call masking on the phone system, your customers never need to know you're anywhere other than the office. You can program your system to show the location you want, from company headquarters to a local branch to a specific desk extension.

### KEEP EMPLOYEES CONNECTED WHILE WORKING FROM HOME.

Using unified communications systems, you can combine such tools as instant messaging, video conferencing and chat solutions to bring together remote workers or workers at various locations, allowing them to communicate and collaborate in real time.

## REMOTE SOLUTIONS

### ALLOW FILE SHARING AND COLLABORATION.

Cloud solutions not only provide great flexibility for your workers to get the job done regardless of their location, but also establish better redundancy so your data is always available and protected.

### PROTECT ASSETS FROM UNIQUE SECURITY CHALLENGES PRESENTED BY REMOTE WORK.

Remote security solutions remain a top priority as cyber thieves work harder than ever to steal your data. From firewall and router support to regular systems updates, and everything in between, our multi-layered security solutions provide much-needed protection for not only your data but also the personal information of your customers.

### MEET INDUSTRY STANDARDS WHILE WORKING REMOTELY.

Whether your staff is working in the office, from the road or at home, we conduct compliance audits to make sure your systems are both secure and up to date to meet all federal information security regulations.



# OTHER SOLUTIONS FOR FINANCIAL INSTITUTIONS

Independent banks and credit unions need much more than cutting-edge technology for their banking and data systems; as an experienced bank IT solutions provider, Taylored offers everything they need. From phone systems to video surveillance to access control systems and beyond, we can set up and maintain an entire suite of products customized to your needs.





# CLOUD-BASED PHONE SYSTEMS

Business phone systems no longer must be tied to an on-site server that limits your capabilities to connect with your employees and customers. Using an internet connection, you can continue to operate desktop phones while expanding their capabilities beyond what a traditional phone company provides. A cloud-based phone system allows you to eliminate that service and saves you money in the process.

## BENEFITS AND FEATURES:



### REDUNDANCY

If your phone system goes down at one location, another branch can step in without an interruption in customer service.

### CUSTOMER CARE CALL CENTER STAFFING

Provide customer support from anywhere with the added capabilities of recording calls to use later during employee training.

### REPORTING

Log calls to show compliance with federal information security regulations.

### CALL RECORDING

Go back and re-examine call processes to point out stumbling blocks and highlight best practices in care systems.

### FLEXIBILITY

In this fast-paced world, pivot as needed to enable workers to work remotely.

### AUTO ATTENDANT FEATURE

Route customers to the right extension, enable bank by phone and direct calls as needed to meet customer needs, particularly at the first of the month when phones are busy.

### CONNECTION ACROSS MULTIPLE LOCATIONS

Rather than using individual phone systems at multiple locations, enable your staff to always be connected not only to one another but also to customers.

### COMPARABLE CUSTOMER EXPERIENCE TO THAT OF BIGGER FINANCIAL INSTITUTIONS

Like the big banks, independent banks and credit unions can provide seamless phone service that today's customers demand.

# VIDEO SURVEILLANCE



Video surveillance solutions are crucial for protecting not only your assets but also your employees. They are also a valuable tool in reducing loss prevention. Utilizing cloud video surveillance enables you to control and access your security system from anywhere, and ensures that you are never left in the dark.

## BENEFITS AND FEATURES:

### CONSTANT MONITORING

Consistent 24/7 video surveillance means your facilities are never left unprotected.

### COMPREHENSIVE COVERAGE

Video surveillance allows you to install cameras outside the bank, inside of teller windows, in parking lanes, at ATMs and in other locations. There is almost no place you can't put a camera to keep an eye on your banking operations, ensuring there are no "dead spots" in your surveillance.

### CAMERA QUALITY

Cutting-edge technology in today's cameras, especially digital zoom, yields much higher quality than CCTV. This means you receive high-quality video with superior detail, even in real-time environments.

### STORAGE CAPACITY

Cloud storage allows you to store more footage, in some cases for as long as 30 days. Video files take up a lot of storage space, but cloud capabilities accommodate their size, meaning you can keep surveillance on file for much longer periods of time.

# ACCESS CONTROLS

Maintaining secure spaces throughout your building while providing necessary access used to be difficult, when only one or two employees controlled the keys to those spaces. Now, with access control systems, you can provide the necessary access to the appropriate employees as needed through the use of ID badges or key cards.

## BENEFITS AND FEATURES:

### **NO KEY NECESSARY TO ACCESS BUILDINGS**

Instead of using a traditional key that could be lost, stolen or copied, access control systems allow access through ID badges or key cards — access that can be denied at any moment if necessary.

### **DIFFERENT LEVELS OF CONTROL FOR VARIOUS AREAS**

Easily program card access to limit where employees can and cannot travel throughout buildings.

### **NONE OF THE ISSUES OF MANUAL LOCKS**

You can skip having a door rekeyed or a lock replaced in the event of a lost, stolen or copied key. You simply deny access for the missing ID badge or card, and you can change the access settings on the door at any time.

### **ABILITY TO TRACK WHO COMES IN AND OUT**

Access control systems record every opening or attempted opening of a door, so you know exactly when and by whom your restricted spaces are being accessed.



# MANAGED IT SERVICES



The right combination of consulting, hardware, software and cybersecurity elevates your independent bank or credit union to the next level, especially when managed by an experienced banking IT systems installer like Taylored. Whether it's business IT services, managed cloud services, 24/7 network monitoring and support, or something else altogether, we offer what you need to keep your business securely up and running.

## BENEFITS AND FEATURES:

### DISASTER RECOVERY PLANNING

Thanks to redundancy in your systems, you can continue to access your data and restore your operations quickly in the event of disaster.

### RELIABLE CONNECTIVITY

Using SD-WAN networking and cloud hosted server infrastructures, our clients can continue to operate their systems when disaster strikes.

### SEAMLESS CLOUD INTEGRATION

Having all your systems together in the cloud means you have 24/7 access with real-time interactions so you can serve your clients without missing a step.

### BUSINESS IT CONSULTING SERVICES

Our experienced team thoroughly evaluates your systems to identify shortcomings, security lags and equipment performance to help you improve performance that results in stronger IT security, increased employee productivity and improved customer satisfaction.

### IT SECURITY

Cybersecurity intrusions remain a top threat to your business, so it's imperative to enlist the aid of cybersecurity solutions to protect your business and your data.

### PCI COMPLIANCE

Staying on top of federal information security regulations is essential to your banking business, and our IT solutions monitor your systems to ensure that you never lag behind what's required.

### UPGRADES AND MAINTENANCE MANAGEMENT

Keeping your IT systems up to date is crucial to ensuring smooth operations as well as warding off cybersecurity threats. We make sure they are always maintained and provide updates as needed so you can focus on your day-to-day business.

### SIMPLIFIED IT FOR BETTER RESPONSE TIME

With managed IT services, we can quickly identify a potential problem or threat and act right away to solve it, all without taking you away from your work.

# CASE STUDY #1:



## KEMBA CREDIT UNION

### THE PROBLEM

In its past relationships with banking IT services providers, KEMBA Credit Union leaders were disheartened by the slow response times they experienced. "That is detrimental when a small credit union like us has a problem," says Brian Wilkerson, KEMBA vice president/COO.

In addition, KEMBA's workstations were not streamlined for efficient communications and workflow. This not only hindered regular day-to-day operations but also became a bigger issue when the COVID-19 pandemic started. At that point, KEMBA needed to have a remote work setup put in place quickly for employees, which included remote access to their workstations.

"We needed better, more reliable IT support to address our changing work processes and environment," Wilkerson says.

### THE SOLUTION

KEMBA enlisted the services of Taylored, who promptly implemented a hosted VoIP unified communications system along with IP video surveillance to streamline KEMBA's operations and tighten security. In addition, Taylored is in the process of updating KEMBA's firewall to improve its VPN performance.

"We enlisted their managed IT services, because our team didn't have the knowledge or experience to deal with the ever-changing technology and security threats," Wilkerson says. "We love that Taylored is proactive, not reactive, so they ward off potential issues and threats before they occur."

Because Taylored can service the credit union's systems remotely, KEMBA is experiencing faster response times and solutions, which reduces any downtime that may occur with customers.

According to Wilkerson, they also appreciate that Taylored is a local company with a local office rather than a national company. "Honestly, that has been the best thing we've ever done regarding IT," Wilkerson says. "We're just very happy with that decision. Bottom line is we're a small credit union. We don't have that technical IT support employee. We rely on [Taylored], and we've used a lot of different IT companies over the years. We're very happy with Taylored's performance. Taylored gives you a personal touch. I wouldn't hesitate to call them, and they always answer."



# CASE STUDY #2: CITIZENS STATE BANK



## THE PROBLEM

With 16 locations, many in rural areas, Citizens State Bank needed to connect all of its branches with one another. Although it had a business phone system installed by Taylored several years ago that worked well, it had two key shortcomings. First, the previous phone setup consisted of individual phone systems in each location. The end users were connected by an intercom system that only gave the illusion that everyone was connected. Second, the phone system was aging and would no longer be supported by the manufacturer.

## THE SOLUTION

After consulting with Taylored, Citizens State Bank opted to change its phone system to a new setup from Zultys. The new system was more advanced than the previous one, with features like cloud backups and storage, unified communications (especially video chat), mobility features and better functionality to empower the customer call center.

“This system truly connects everyone; it is one on-premise system with a standby system that takes over in the event of a primary system failure,” says Mark Prout, SVP-CIO of Citizen State Bank. “This allowed us to eliminate phone lines at every location, which will save us a tremendous amount of money going forward.”

The Zultys phone system also enabled Citizens State Bank to switch up some employee teams, sending workers to new locations yet taking their existing extension numbers with them, which prevented disruptions to customer service. And, while Citizens State Bank employees don’t generally work remotely, the new system provides capabilities for them to do so through a smartphone app.

A key benefit Citizens State Bank notes regarding the new phone system is Zultys’ call center functionality, which has made a big difference in how the bank responds to clients. For instance, during peak times, bank employees can easily and quickly ramp up their response to offer a robust presence for their customers.

“We consider Taylored partners with us, because we do have a very long-standing relationship with them,” Prout says. “We did do our due diligence and looked at other options, and this system and, of course, our relationship with Taylored made this one a slam dunk from that standpoint. The type of service and the people that are involved with Taylored really make the difference for us.”

# HOW TAYLORED CAN HELP



Bringing more than three decades of experience to your business, Taylored creates customized technology solutions to streamline and innovate your business operations and systems for maximum performance and productivity. We do this through merging the right technology to meet your specific and unique needs.

From connecting many branches with one centralized location, to enabling remote work, to implementing access control systems and much more, our experienced team of IT experts stands ready to provide the solutions you need. In addition, we offer 24-hour support with a responsive approach that means you — and your customers — won't experience any unnecessary downtime.

With a full roster of long-term customers in and around Noblesville, Indiana, including many independent banks and credit unions, we are committed to working with you for the long haul. Likewise, we guarantee the long-term reliability of our products and solutions to keep you up and running.

# THANK YOU FOR READING!

We appreciate your time and hope this information is useful in addressing the communication and IT needs of your organization. If you are interested in a consultation, please contact us at your convenience.

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