

## How a community bank saved money by self-configuring nCino and leveraged the capabilities of a worldwide fintech company to best suit its needs

### Executive Summary

As a progressive and innovative community bank, First Federal Savings Bank (FFSB) doesn't let its size stand in the way of delivering fast, superior service and a modern digital experience to its customers.

When FFSB adopted the nCino Bank Operating System in 2015, the Bank was initially drawn to the solution's ability to automate and streamline its commercial lending operations. However, the Bank quickly discovered the nCino Bank Operating system was more than a commercial loan origination system.

With its flexible and scalable architecture built on the Salesforce Platform, FFSB gained an end-to-end platform that could be easily configured to its unique needs while delivering a best-in-class experience to its bankers and customers.

*"After looking at other systems, it seemed that nCino was also one of the more budget-friendly options for a bank our size. The nCino Bank Operating System gave us a competitive advantage because it allowed us to leverage the capabilities of a worldwide fintech company within our small community bank."*



**Kashona Dotson**  
AVP of Commercial Lending and  
nCino Administrator at First Federal



Headquarters  
Evansville, IN

Asset Size  
\$429 million

#### nCino Solutions

-  Commercial
-  Customer Engagement
-  Treasury Management  
Sales & Onboarding

#### Key nCino Features

-  Customer Portal
-  Document Manager
-  Spreads
-  Reports and Dashboards

Process



## Turning Challenges into Opportunities

- ✓ **Single Platform**  
 FFSB came from a system that was limited to underwriting and approvals and they found benefit in nCino’s end-to-end solution, which is helping them consolidate multiple systems into a single platform.
- ✓ **Document Manager**  
 Wanting a more paperless environment, FFSB found nCino’s Document Manager to be beneficial for storing files and documents digitally. The Bank credits its increased turnaround time for document prep directly to the Document Manager feature.
- ✓ **Self-Configure**  
 With help from nCino’s Support Team and resources from nCino’s Community and Knowledge database, FFSB learned to self-configure features within nCino -from custom calculations to measure things like LTOB exposure to Customer Portal - which gave them the ability to tailor the platform to their specific workflows while saving on project costs.
- ✓ **System Consolidation**  
 The Bank continues to work toward system consolidation by self-configuring more solutions and features including Treasury Management Sales & Onboarding and Spreads.

*“We were used to products that couldn’t be changed, where you were required to adapt to its way. With nCino, we could configure the system to the individual needs of our bank. Even though we are a smaller institution, we knew we were going to enjoy the same updates as larger institutions.”*

**– Kashona Dotson**  
 AVP of Commercial Lending and nCino Administrator at First Federal

## Results

FFSB sought a consolidated technology stack that was configurable for a system administrator at the Bank and could be easily adopted by employees while also providing benefit to its customers. In the nCino Bank

Operating System, it found a platform that combines a wealth of best-of-breed features with Salesforce’s industry-leading customer relationship management (CRM) system, which has led to:

