

Farmers National Bank Grows More Efficient with VSoft Imaging Solution



New inventions were sweeping the nation in 1887, including the induction motor, Edison's Kinetoscope, celluloid film, and the gasoline automobile. Across the country, assets of the nation's 6,170 banks were fiscally sound, totaling \$5.2 billion. That same year, a small bank in the newly established Ohio Western Reserve first opened its doors. After a tavern keeper, barber, schoolmaster, two tailors and a housewife deposited a total of \$170, the founding members of Farmers National Bank declared its opening a complete success.

Today, Farmers remains an independent community bank with 16 offices located in three counties of Ohio, including Mahoning, Trumbull and Columbiana. With the use of global technology Farmers National Bank has a worldwide presence, but is primarily focused in small towns and cities. And 116 years later, as the company continues to expand, it remains steadfast to its initial philosophy of service to people, one-to-one.

Weeding Out Manual Processes

In 2001, manual check processing methods were still in place at Farmers, but had become expensive and cumbersome. Don Lukas, senior vice president at Farmers National Bank, spearheaded the bank's efforts to automate these processes and strike a relationship with an organization that could work with its particular requirements. Leveraging an existing relationship with Unisys, Lukas relied on the vendor to recommend imaging partners to consider. The short list consisted of VSoft, Greenway, and two other organizations.

As a former programmer, Lukas lends his technology capabilities to creating "home grown" systems and software customized to meet the operations of Farmers' technology needs. With a Unisys DP 1000 sorter in place, he developed a mainframe using a PC dual processor, Intel chips, and a Tyan motherboard. "When we

had narrowed the list to two companies, it was clear that VSoft had the flexibility to work with the PC systems we've designed in house," said Lukas. "After 25 years at Farmers, I've found it's much more desirable to work with a vendor who is open and



Don Lukas, Senior Vice President

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cooperative from the onset." Farmers officially named VSoft its imaging partner in the fall of 2001, and began laying the groundwork for installation of VSoft Power Encode and Statement modules. The bank moved ahead with various internal processes, such as training and reorganization – and Lukas wanted to personally write the interface program. The solution was rolled out by function, beginning with in-clearings, then on to the test reader/sorter. By January of 2002, internal installation and training was complete, and image statements were provided to customers by March.

VSoft Solution Rooted in Benefits

Before Farmers automated its check processing operations, a great deal of time and costs were dedicated to manual processes. Employees in the bank's proofing department were working full throttle until as late as eight o'clock at night to process and verify checks. Now, much happier employees have reduced their workday by two or more hours, and have redirected their attention to other tasks within the department. This change alone raised the company's efficiency levels – which translates to significant operational cost savings for the bank.

Other benefits derive from Farmers' solid relationship with VSoft. "We know we can always count on VSoft to help out with any problems, listen to our suggestions, and provide valuable feedback," said Lukas. "It's a mutual learning experience and a cooperative process that changes the dynamic of the relationship from vendor level to a working partnership."



Last year VSoft helped Farmers with a problem that occurred when the backup system for a reader/sorter went down at its Cleveland location. Robert Gore a VSoft maintenance support technician, helped Lukas and his team until the equipment was restored. It required working all night until four or five in the morning, but the downtime was seamless to the bank's operation. And when a possible fraud situation presented itself, Lukas and the president of the bank were able to research the problem at their own desktop without the involvement of anyone else.

Prepared for Growth and Expansion

Farmers National Bank intends to maintain a commonsense approach to providing business banking services, while adding new branch locations to serve its customers. Key to delivering this diversity is the continued expansion in automated processes that provide clear, direct and beneficial solutions. "VSoft's open architecture works efficiently across the enterprise and poses no limits to future growth and expansion," said Lukas. "As we grow and acquire new branches, we can simply add on more hardware to accommodate volume increases as needed. More importantly, we have a long-term partnership with a solid vendor we can count on."



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