



Profile:

FNB Bank, Inc.

- Locations at Romney, Sunrise Summit, Capon Bridge (Hampshire Co, WV) and Fort Ashby (Mineral Co, WV)
- Approximately \$155 million in assets

The First National Bank of Romney, now FNB Bank (FNB) opened for business in Romney, West Virginia on June 11, 1910. From an original capitalization of \$50,000, FNB has grown to become a \$155 million financial institution.

At FNB, investing in and being part of the communities we serve is what community banking is all about. People working with people. That's where it all began and that's where it still is today - a tradition of commitment that has lived for over 100 years.

A Growing Bank Needs a Platform to Build Upon

FNB was faced with a business challenge that most growing organizations face, upgrading their core system with current technology and complementing solutions. As a result, they began looking to consolidate onto a foundation that would allow them to keep up with their substantial growth.

In 2007, FNB management asked, "How does a bank with a rich tradition of working with people integrate current technology and solutions without compromising our high-level of customer service?" states Travis G. Delaplain, current VP/Chief Financial Officer.

Tradition and Technology: Serving the Client

After deliberation, the decision was made to outsource FNB's core data processing to Computer Services, Inc. (CSI). "Selecting CSI was an easy decision. They share FNB's philosophy of "People working with people" and worked with us on the selection of technology," says Delaplain. The initial phase was deployment of a Branch Capture solution, where all branch locations scanned their own work and images were sent to the main office for review, posting and clearing.

This new process streamlines the capture, presentment and return process of checks, creating greater operational efficiencies. An added benefit is the branch capture solution fully integrates into their core processing system, making captured data easier to manage and control.



The FNB Remote Deposit Capture product and the Burroughs check scanner have dramatically improved the way we do business. The convenience of being able to make deposits from our office has made business easier, safer and more efficient."

FNB Customer - Russell S. Delozier, Owner, Royal Aire, Keyser, WV

Solution: Remote Deposit Capture

For the next phase, FNB drew on the past banking relationships established by management, expanding their market footprint to surrounding counties and states. “In order to garner all of these customers’ banking relationships; we utilized a remote deposit capture solution (RDC) and the Burroughs SmartSource scanners as the capture device,” says Delaplain.

Burroughs scanners provide one of the most advanced features and capability sets in the industry. With the ability to field upgrade a 30 DPM model to 55 DPM, 80DPM, or 120 DPM, hardware investments are protected should business requirements change in the future.

A key advantage of the SmartSource design is that it can be effectively utilized in a teller, back counter or merchant environment. This commonality of design creates a consistent and cost effective environment by minimizing training, support and supply costs, translating into a better TCO.

For FNB’s customers, RDC provides a convenient means to make deposits without a trip to the bank or to its branches while allowing quicker access to funds and improving cash flow. FNB is increasing its customer base and expanding its geographic reach without building additional branches.

Some of FNB’s remote deposit customers deposit high-volumes of checks often right at closing time. Now these same customers make their own check deposits from their office throughout the day, resulting in a tremendous convenience for them, as well as the bank.

The Right Solution

By partnering with CSI for the software solutions and Burroughs for the scanner technology, FNB has married technology and tradition. “Our customers love the benefits of remote deposit,” concludes Delaplain. “CSI and Burroughs share our philosophy of ‘people working with people’.”



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Results

FNB realized that implementing a remote deposit capture solution was a large undertaking, requiring dedicated focus and resources but the end result provides a host of business benefits that met their strategic goals.

Some of the benefits are:

- New revenue sources and develop additional business opportunities
- Improved process efficiencies
- Reliable scanner technology with superior imaging capabilities

For more information on banking with FNB, go to www.fnbromney.com

Read more about Burroughs SmartSource scanners at www.burroughs.com

Give Us a Call Today, 1-800-BURROUGHS (1-800-287-7684) www.burroughs.com

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