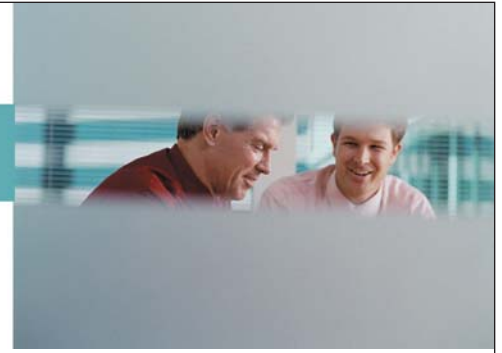


client focus



Whitaker Bank Corporation Turns Efficiency Goals into Reality



Streamlined processes. Improved efficiencies. No doubt these items top most institutions' "to do" lists. Whitaker Bank Corporation of Kentucky tackled the challenge head on, seeking to enhance its centralized capture capabilities. And because of its longstanding relationship with Open Solutions, Whitaker worked with the company and its partner Orbograph to determine the best plan of action.

Explained Tom Hinkebein, chief operating, information and technology officer for Whitaker Bank, "We've been a check imaging client since 1995 and realized the benefits of recognition technology pretty early on. We then deployed CAR/LAR technology provided by Open Solutions (then BISYS) partner Orbograph in 2003. As the number of items we processed per day continued to increase, we began to look for a migration path from our existing system."

Working with their imaging account manager at Open Solutions, Whitaker evaluated its options and chose Orbograph's Automation 08 recognition service. Averaging 50,000 proof items per day with peak days exceeding 80,000 items, Whitaker uses Automation 08 to approach straight-through-processing

levels of efficiency and streamline the image process workflow. And because the product is offered as a service rather than a software license, Whitaker takes advantage of significant operational improvements without the capital investment.

Since implementing the product in February 2009, Whitaker has realized a number of benefits. According to Hinkebein, the bank has experienced a decrease in headcount, improved read dates, a reduction in balancing and improved efficiencies overall. "In this short period of time, we've already seen

"In this short period of time, we've already seen improvements. We previously averaged read rates of 50 percent. Today, we're at 97 to 98 percent."

improvements. Before deploying Automation 08, we had three full-time and five part-time employees. Now, we have two full-time and two part-time employees – not including our department manager. We previously averaged read rates of 50 percent. Today, we're at 97 to 98 percent. We have fewer mistakes in keying dollar amounts and the pace is much faster. Our cash letters get done much more quickly."

Whitaker Bank Corporation

Since 1978, Whitaker Bank Corporation of Kentucky has expanded from five locations and assets of \$59 million to 52 locations and assets of \$1.8 billion. Whitaker Bank Corporation of Kentucky continues to be a family-owned bank holding advanced banking services while maintaining the personal service expected of a community bank.

whitakerbank.net



After seeing improvements within a three-month span, Whitaker expects these developments to not simply be a trend but to become a standard part of the bank's processes. And it credits Open Solutions with providing quality products and teaming with partners like Orbograph to deliver solutions banks need to position themselves well no matter the economic climate.

"We worked very closely with Open Solutions and will continue to do so. They understand what our needs are and help us address them. A good working relationship is critical, particularly during implementation. For instance, although we had a couple of hiccups initially, we found the source and resolved the issues very quickly. And we've continued to receive excellent support from both Open Solutions and Orbograph. They are always

"Automation 08 is a great fit for us. Today's economic environment requires us to work smarter, reduce costs and still keep pace with technology innovation. It's a challenge, but we're certainly on the right path."

ready to address any questions we have and are quick to provide answers," said Hinkebein.

He continued, "Automation 08 is a great fit for us because today's economic environment

requires us to work smarter, reduce costs and still keep pace with technology innovation. It's a challenge, but we're certainly on the right path."



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