



First National Bank of the Rockies Successfully Implements Latest Version of ISCheck™

- Enhanced image-enabled item processing solution positions institution for continued growth -

Founded in 1904 and with assets nearing \$425 million, First National Bank of the Rockies has been at the forefront of image-enabled item processing since 1997. As an Open Solutions client since 1999 and a beta client to test new technology, First National Bank of the Rockies (FNBR) retained its pioneer status by implementing the latest version of ISCheck (version 2007.1), Open Solutions' image-based item processing solution. FNBR serves its customers through 10 branches located throughout northwestern Colorado with a state-of-the-art check imaging system, 24-hour telephone banking, Web-based remote deposit capture, and convenient Internet banking.

According to Doug Merrell, director of information technology at FNBR, the bank did not even consider other item processing vendors before upgrading from ISCheck 2005 to ISCheck 2007.1. Merrell stated, "We believe Open Solutions has the most advanced check imaging solution available. We were so ahead of the curve that FNBR was running 100 percent remote branch capture in July 2004 and had the capability to print IRDs before they even became legally accepted. FNBR was processing incoming and outgoing electronic cash letters with Bankers Bank of the West before the Fed was even ready to test with us. Our strategy has always been to remain at the forefront in implementing check imaging technology to provide better customer service, streamline processes and stay ahead of our competition. Open Solutions consistently provides us with the technology necessary to accomplish our goals."

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— Doug Merrell, director of information technology, First National Bank of the Rockies

The new release of ISCheck provides expanded features and enhanced system performance, including dynamic messaging capabilities, ARC/BOC item processing support and support for SQL Server 2005. Merrell and his team are particularly excited about the ability to conduct rescans throughout the day without stopping production. This enables the bank to start its daily processing an average of one and a half hours earlier and reduce overtime. In addition, the dynamic messaging capability between the branches and proof department removes the burden from FNBR's email which was processing over 500 emails a day for this single process. Easy integration into ISCheck has also assisted the bank with moving customers to Open Solutions' Web-based remote deposit capture product.

Regarding Open Solutions' handling of the upgrade, Merrell stated, "The Open Solutions team took every possible measure to ensure that our bank's upgrade was successful. The onsite team was great, and they always had support from their office when they needed it. Also, as a beta site, we were able to talk to the developers and explain real-world scenarios. They came back with solutions that worked. Overall, the Open Solutions team worked hand-in-hand with us to make this work. Because Open Solutions is forward-thinking and able to deliver, I would recommend Open Solutions as a company and the latest ISCheck release without hesitation."

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Open Solutions Imaged Payment Technologies Group provides image-based item processing products and services — from remote deposit capture and image exchange to imaged remittance processing and fraud protection. Open Solutions' in-house and outsourced imaging solutions integrate seamlessly with every core banking solution, and customized delivery allows institutions to combine in-house service with service bureau solutions that are tailored to meet their specific needs.

For more information about Open Solutions Imaged Payment Technologies Group, visit www.image.opensolutions.com. To learn more about FNBR, please visit www.fnbrockies.com.



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