

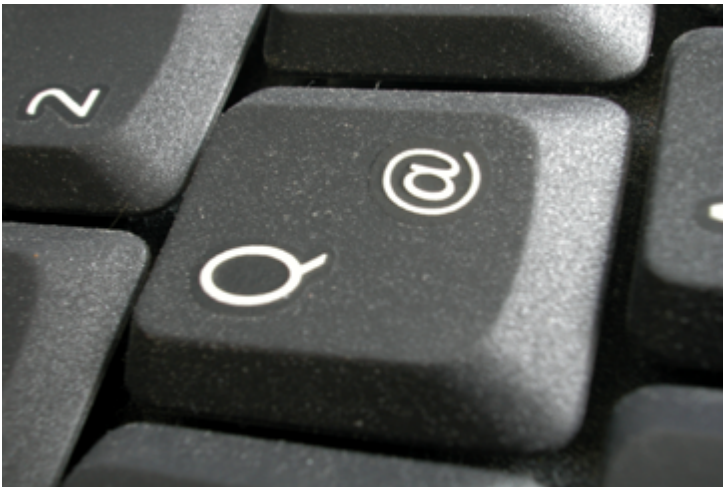
# Case Study

## First National Bank of Jeffersonville

4862 State Route 52  
Jeffersonville, NY 12748  
(845) 482-4000  
[www.jeffbank.com](http://www.jeffbank.com)

### Profile:

The First National Bank of Jeffersonville was founded in 1913. With headquarters in Jeffersonville, New York, the community bank has nine offices in Sullivan County. The institution employs 130 people and has \$300 million in assets, 34,000 deposit accounts, and 5,000 loans.



**"The beauty of INVISION is that it's easy to use."**

**Wayne Zanetti  
SVP/COO**

● A Smarter Way to Create Reports  
**INVISION**



INVISION reporting software from Response Technology, Inc. enables community banks like the First National Bank of Jeffersonville to quickly and to easily generate a wide range of reports — from loans to subsidiary tracking.

Wayne Zanetti is the bank's senior vice-president and Chief Operations Officer. Among his responsibilities, he oversees the IS area, bookkeeping, lending, operations, and policies and procedures.

"The beauty of INVISION is that it's easy to use," Zanetti says. "I'm able to run INVISION alone and get a report immediately, instead of relying on the computer room, which could take anywhere from five minutes to two hours."

The First National Bank of Jeffersonville purchased INVISION in November of 1999. "We had seen brochures on INVISION and, when we attended a user group meeting, we saw a demo of the software," Zanetti says. Prior to the bank's implementation of INVISION, employees relied exclusively on SmartReports, the reporting component within ITI Premier, the bank's data processing software.

Today at bank headquarters, Zanetti and his colleagues in many departments — from Auditing and Accounting to Compliance and Lending — rely on INVISION. What's more, the bank's Chief Financial Officer, Chief Credit Officer, and many other employees frequently use the software. Bank employees use INVISION to run a variety of monthly reports, such as delinquent and maturing loans, reports for credit officers, and more.

Within the deposit arena, staff run reports on deposit rates and growth. The bank also tracks new accounts, and is able to perform searches for a variety of scenarios. For instance, the bank conducts a search on accounts that were set up for minors to determine when the customers should begin paying adult banking fees.

At the bank's nine branches, and within various departments at bank headquarters, Zanetti says that one of the more important benefits of INVISION is that it enables staff to solve problems so they can more effectively take care of their customers.

At the First National Bank of Jeffersonville, Zanetti explains how INVISION is useful for tracking loans the bank has sold to a third-party bank subsidiary. Normally, when a bank sells a loan to a third party, it's not a problem to keep track of it; however, when the bank sells a loan to its own subsidiary, the bank is then responsible for tracking that loan, ensuring that interest rates are still correct, and so forth. "INVISION is a big help with this type of reporting, which was hard with SmartReports," he says.

What's more, when outside auditors request specific reports, bank employees produce those reports almost immediately. And, according to Zanetti, in light of the discussions at a national level on current corporate accounting practices, accounting will become more and more complex. INVISION will enable community banks, like the First National Bank of Jeffersonville, to keep up with those changes.

"Overall, you get a lot of bang for the buck with INVISION," Zanetti concludes.

**Response**  
T E C H N O L O G Y

For more information on how INVISION can make ad-hoc reporting work for you and your institution, call or write us:

Response Technology, Inc.

(425) 254-8687

304 Main Avenue South, Suite 304

(800) 523-5204

Renton, WA 98055

(425) 254-8612 fax

info@responsetech.com

www.responsetech.com