

# Case Study

## Feather River State Bank

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### Profile:

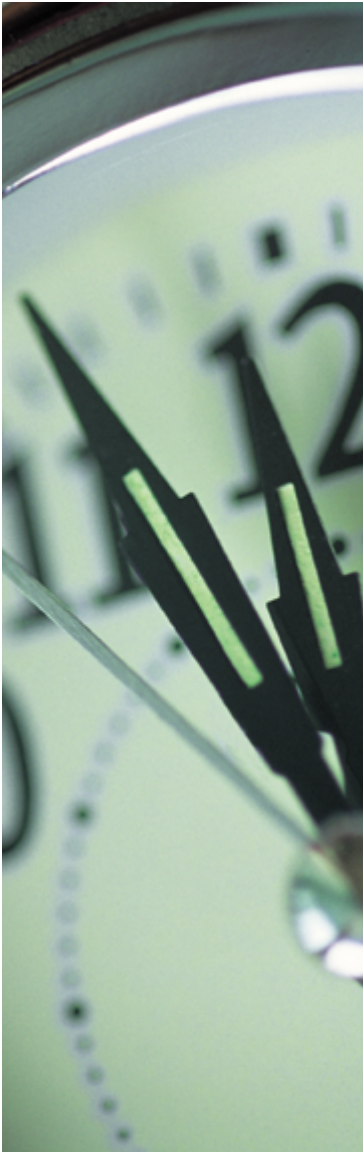
At Feather River State Bank, an independent community bank headquartered in Yuba City, Calif., employees are working smarter since the bank invested in INVISION, the powerful online analysis and reporting tool for community banks from Response Technology, Inc. With \$300 million in assets and 24,000 accounts, Feather River State Bank's seven branches serve the small metropolitan areas in California's Sacramento Valley.



**"We invest in tools like INVISION that create efficiencies and enable staff to work smarter with fewer resources."**

**Martha Cassi  
Vice President  
& Systems Analyst**

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



Martha Cassi has served in as many as 15 different positions during her 22-year tenure with the bank. Today, as a vice president and systems analyst, Cassi brings a perspective that enables her to match technology with the bank's needs. "We invest in tools like INVISION that create efficiencies and enable staff to work smarter with fewer resources," Cassi says.

Like many community banks, Feather River relies on Premier, a financial information system from Information Technology Inc. (ITI). Previously, Cassi was the only individual within the bank who had the knowledge required to create "SmartReports," ITI's reporting mechanism. Cassi explains that in the past, completing complex requests, such as profitability reports for bank executives, often took up to two days. "I had to create the report, which included exporting data into Microsoft Excel, print and hand deliver it."

Three years ago, Cassi attended a user group meeting where two reporting tools were introduced side by side: Response Technology, Inc. demonstrated INVISION and ITI presented Prime, its high-end add-on. "INVISION was more flexible as far as the mix of applications it could pull from," Cassi says. "What's more, INVISION could create reports from the General Ledger. And, because Response Technology is a small company, we believed we would get better service."

After Response Technology impressed the bank's employees with a demonstration two years ago, Feather River implemented INVISION. "In terms of reporting, INVISION offers everything I wanted but couldn't get using SmartReports," Cassi says.

Cassi appreciates INVISION'S familiar point-and-click, drag-and-drop functionality, which makes the software easy to use and easy to train co-workers. Today, four bank employees use INVISION, including Cassi, the controller, the senior credit officer, and an additional IS staff member. "With INVISION, we create reports ten times faster," Cassi says. "I appreciate the ability to see what we're building, and running the report occurs instantaneously. And, when we're finished with a report, we can e-mail it to colleagues, which offers additional time savings."

Feather River State Bank also reports that INVISION has the flexibility the bank needs to create more meaningful data for accounting and senior managers. And, the controller now uses INVISION to run her own reports. For instance, in the past, each branch completed a series of reports such as the 10Q, a quarterly report for the Securities and Exchange Commission. Because technical abilities varied from branch to branch, the controller often had to wait several days for all of the branches to complete their reports. Now, with INVISION, the controller has all of the information she needs to complete these reports at bank headquarters.

Another bank employee who is taking advantage of INVISION is a credit officer who must create a monthly "Watch List" of classified loans. In the past, it took three days to build the Watch List. Now, with INVISION, the credit officer is able to create the list in only one hour.

"One of the attractive aspects of INVISION is that once a bank purchases the software, everyone in the bank can use it — without costly per-seat charges," Cassi concludes. "With Prime, we would have had to invest in a site license and an additional per-seat charge for each user. Response Technology has introduced a training CD, which will help us double the number of people using INVISION at Feather River State Bank."

**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:

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