

Lena State Bank

915 South Logan Street
Lena, Illinois 61048
815-369-4901
<http://www.lenastatebank.com/>



LSB is a small community bank with one location, approximately \$77 million in assets, and 7500 customer accounts. They have been serving the local community since 1867 and take pride in providing superior customer service to their diverse customer base.

Dean Cooke joined LSB in September 1997 as the Controller and found that bank employees were struggling to get information from the ITI banking system that LSB uses. They had to go to a small number of people who knew how to run "Smart Reports" and ask for what they needed, hence often had to wait if more important issues took priority. In the fall of 1997, Dean attended an ITI User's Group meeting and was excited to find that there was an alternative to Smart Reports – a product called INVISION from Response Technology.

LSB purchased INVISION in December 1997 and Dean immediately began to notice a difference. "The process of getting a report was very inefficient prior to installing INVISION", he said. "Now each user has a lot of flexibility and can produce their own reports quickly and easily". Dean uses Invision "on a daily basis" to produce reports for the board, for other departments, and for

INVISION has been a terrific investment – it saves time, offers more capabilities, increases accuracy, and allows the bank to be more responsive to customers in a timelier manner.

Dean Cooke
Controller
Lena State Bank

the president of the bank. As examples he cites "exception reports" showing pricing errors (both loans and deposits), "analysis reports" like the Customer Relationship report which gives a complete picture of all accounts for a given customer, and a board report showing nonaccrual loans as well as past due loans by loan type. He finds INVISION to be "very user-friendly" and adds that it also has the power to produce very complex reports.

Caren Appel is a senior loan processor at LSB and remembers having to "beg" for reports prior to installing INVISION. Now she produces most of the reports herself in a fraction of the time. She uses ticklers a lot and produces followup reports (for

example, for insurance and taxes). She also produces loan status reports for loan officers and various exception reports – she recently uncovered customers with "negative available credit" using INVISION.

Mary Feltmeyer is an Administrative Assistant for LSB and is responsible for the quarterly Call Report as well as other management reports. She says "with Smart Reports, I was never really sure the report was accurate; one of the great features of INVISION is the ability to preview the report on the screen and make changes before actually printing it." Mary also likes the ability to produce reports for past date ranges, something she couldn't easily do prior to using INVISION. She also notes that her reports now "tie with the GL" so she is confident that they are accurate.

The consensus at LSB is that purchasing INVISION has been a terrific investment – it saves time, offers more capabilities, increases accuracy, and allows the bank to be more responsive to customers in a timelier manner.

To put INVISION to work for your financial institution, contact Response Technology, Inc.



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