

Vista Bank, NA

305 Roseberry Street
Phillipsburg, NJ 08865

<http://www.vistabancorp.com/>



At Vista Bank, based in Phillipsburg, New Jersey, employees report that INVISION, the banking analysis and reporting application from Response Technology, Inc., is a fast, accurate, and easy-to-use tool for community banks.

Vista Bank was formed in August 2000 when Phillipsburg National Bank, a 145-year-old institution, merged with 10-year-old Twin Rivers Bank. Today, the bank, based in Phillipsburg, New Jersey, has 700 million in assets, 87,000 accounts, and 220 employees. The bank maintains 15 branches as well as an operations center and a corporate center.

Peggy Dapkiewicz brings 25 years of banking experience to her current role as Vista Bank's banking applications software manager. Dapkiewicz supports banking software users on applications such as INVISION from Response Technology and Premier from Information Technology Inc. (ITI). She also trains employees on new software releases.

Prior to implementing INVISION, Vista Bank used ITI's reporting mechanism, SmartReports™. When an employee needed a report, he or she made a request and someone in the computer room ran the report.

“The best feature of INVISION is its ability to do on-the-spot reporting in real time.”

Peggy Dapkiewicz
Applications Software Mgr.
Vista Bank

“Previously, the process of running a report was time-consuming, so the employee often had to wait until the next day to get the data he or she needed,” Dapkiewicz says. “One of the difficulties with SmartReports was that it tied up the computer system for a significant amount of time, which made it difficult to generate data quickly, especially end-of-month or end-of-quarter reports. For instance, using SmartReports to run an end-of-month report took eight or nine hours. Moreover, check processing and bank statement production also occurred at end-of-

month, further complicating matters.

One of the bank's additional roadblocks with ITI SmartReports was that it was difficult to track the bank's total relationship with the customer because data was not maintained over time.

INVISION: Access for Everyone

Today, approximately 20 users from various bank departments — from loan operations to branch administration and deposit operations — regularly use INVISION.

“Users like INVISION,” Dapkiewicz says. “You can easily add a column to a report, or make other changes on the fly. Management likes it, too.”

Currently, INVISION users at Vista Bank run a range of different types of reports, including totals by category, date ranges, such as new loans added to the books during a month-long period, or listing CDs maturing over a given time period.

One of the bank's primary reporting challenges is to get a handle on Customer Relationship Management (CRM), the ability to manage the bank's relationship with customers and their

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entire accounts. Today, that challenge is eased with INVISION, as it is now possible to save data at the end of each month and track changes in customer data over time.

Since the bank implemented INVISION, Dapkiewicz and her colleagues have dramatically reduced the amount of time they spend on reporting. Whereas a single report previously took eight or nine hours to run, Dapkiewicz may now only spend 10 hours total on reporting in an entire month.

“INVISION is quick, easy to use and easy to modify,” Dapkiewicz says. “The ability to import INVISION data into Excel is also very helpful. And, the best feature of INVISION is its ability to do on-the-spot reporting in real time.”

“For other banks that are implementing INVISION, I recommend that users learn all that they can to take advantage of the software to its fullest capacity,” Dapkiewicz concludes.

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