

PERKINS STATE BANK



Perkins State Bank Converts to Harland Financial Solutions' SPARAK® System - Painlessly

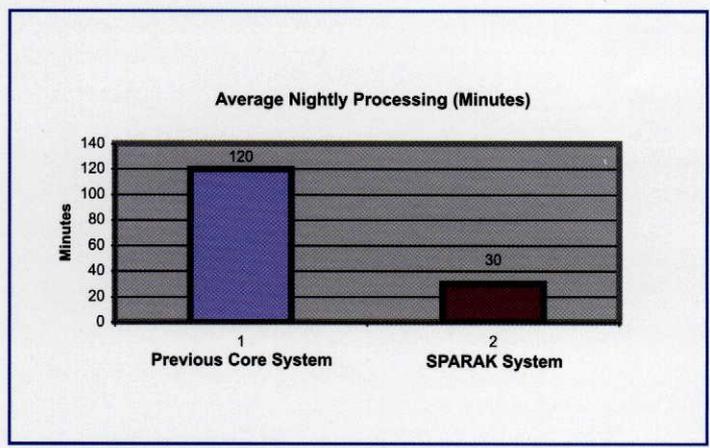
PERKINS STATE BANK

Perkins State Bank had \$176 million in assets, six offices in Florida and an old core system that still used text-based codes. "The system had us back in the Dark Ages - it was old, and we weren't getting the support we needed," said Todd Battle, CFO of Perkins State Bank. The bank formed an IT committee and looked closely at two options: their current vendor's new core system and Harland Financial Solutions' SPARAK® System.

"We were already using Harland Financial Solutions' Laser Pro® and Deposit Pro® solutions for our loan processing and were very pleased with the level of service we were getting from these products," Battle said. "We also liked the way the SPARAK System tied together with our imaging system and our ATM system. Harland Financial Solutions was willing to work with whatever ancillary products we had - and has existing relationships with most of our vendors. That willingness to collaborate also influenced our selection process."

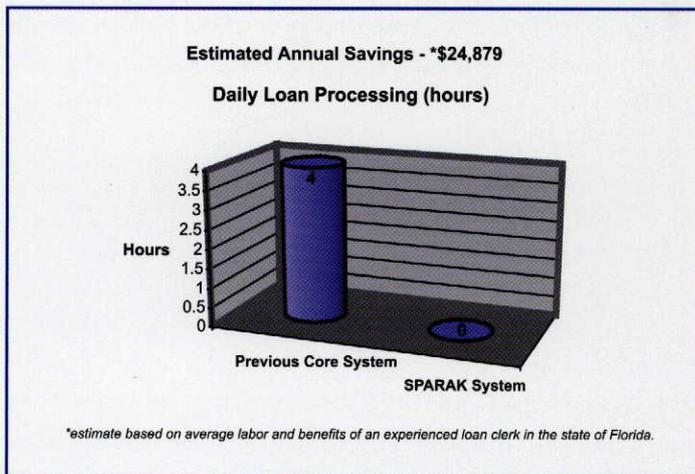
Perkins State Bank finalized its SPARAK System purchase at the end of December 2005. "We received a call in January that Harland Financial Solutions and Southern Financial Systems, a SPARAK System reseller, were ready to begin the conversion process," said Donna Coutts, network

administrator for Perkins State Bank. "They met with our different departments, identifying what each area needed and determining how we wanted things to be set up in the system. They also met with our COO to find out what was needed on the back-end. We never had these types of options with our old system."



The implementation team then went back to their office, mapped out all of the information they gathered during the meetings with our institution, and in about three weeks began getting the ancillary systems, including the ATMs, ready for the conversion. "Harland Financial Solutions had our test system up three weeks before our scheduled training, which was slated for the second week of March," said Coutts.

CASE STUDY



SPARAK System training was conducted over a three-week period prior to the conversion to ensure everyone was ready when the bank flipped the switch. "We ran the SPARAK System simultaneously with the old system to make sure updates worked correctly. The night we turned the key, we all watched the magic numbers come up. The next night, everyone was here to check the first update - and everything was a go," said Coutts. "We were even able to take our SI Voice and ATM systems from batch to real-time during the conversion process. I don't think a conversion has ever been easier."

Melissa Seay, COO for Perkins State Bank, believes the initial meetings, combined with Harland Financial Solutions' experience, were key to their pain-free conversion. "Even though it wasn't a Harland Financial Solutions product, Harland's conversion team had a great deal of knowledge about our old system and how it worked, so our people didn't have to dig back in and dissect the old system for them," she said. "That kept everyone at our bank upbeat and ready for the conversion."

After running the SPARAK System for only a short period of time, Perkins State Bank has already realized some significant efficiencies. "With our

old system, we could only look up our customers alphabetically. We'd enter a name, pull up one account, and have to do another alpha search to see any additional account that person might have," said Coutts. "Now, we do one search and see a complete customer view."

The SPARAK System has also greatly reduced the bank's nightly processing procedure. "Our night operator had the tedious task of building the inquiry manually - keying in about 20 pages before even starting the process. Now, she virtually pushes a button and she's done," said Seay. "A process that used to take two hours a night now takes about 30 minutes a night."

Perkins State Bank is also realizing efficiencies when processing loans. "In the past, we handled 75 percent of our loan payments by hand. Now, it's an automatic process, driven by a trans code," Seay explained. "Our employees used to spend four hours a day processing loan transactions. The SPARAK System has almost completely eliminated this need, so we can use our staff for other tasks."

According to Battle these productivity increases are only the beginning. "We're impressed with how well the SPARAK System works with our other products - everything runs much smoother now," he said. "It's like going from DOS to Windows. It's that big of a difference."

And to think, it wasn't even painful getting there.

 **sparak**[®]
SYSTEM

Harland Financial Solutions
Bank Core Systems
(800) 659 - 9121

www.harlandfinancialsolutions.com

© 2006 Harland Financial Solutions, Inc. All Rights Reserved. The SPARAK is a registered trademark of Harland Financial Solutions, Inc. All other product names or brand names are trademarks or registered trademarks of their respective holders.