SILVERLINE

# Lake City Bank Moves from Fixed Functionality to Custom Capabilities with FSC and nCino

**Lake City Bank**
Member FDIC

**Lake City Bank, founded in 1872, is Indiana's third oldest state-chartered bank. With operations devoted entirely to the state of Indiana, Lake City now operates 50 branches and has grown to almost $5B in assets.**

Lake City Bank had outgrown the capabilities of their legacy operating system and used up every possible user-defined field available in their sales management solution. They had essentially maxed out the available capabilities of their solutions, leaving them little to no room for growth. When they found out that their operating system technology would be sunsetted by the end of the year, they knew it was finally time to upgrade.

"We knew we wanted Salesforce from the get-go. When we were looking at commercial systems and what our options were out in the marketplace, we knew that if we selected nCino, that came along with the Salesforce platform. We had never really had a true CRM solution, and we saw it as if we were getting a package deal," said Jolene Howard, Vice President at Lake City Bank.

With no idea on how to go about moving from one platform to another, Lake City Bank was in need of an experienced implementation partner.

## Defined success metrics and the right implementation partner

Referred by Lake City Bank's Salesforce representative, Silverline was introduced as one of a select few options for an implementation partner. "Silverline was the best choice for our needs. They were more hands on and more connected and engaged. One of the other partners that we considered didn't always follow up with us in a timely fashion. Silverline was very thorough with the scope and asked the right additional fact-finding questions, where with the others we didn't have that. Silverline made sure that we didn't have any question left unanswered and that there wasn't a single detail they didn't understand," said Howard.

Silverline and Lake City Bank agreed to embark on a multi-phased Salesforce and nCino implementation that would drive increased revenue to the bank. Lake City's goal was to have a 360-degree view of its customers and operational efficiencies through the use of integration and automation. To do so, Silverline would need to:

- Implement Financial Services Cloud in an existing nCino Org
- Integrate Financial Services Cloud in conjunction with Person Accounts Model Transition
- Provide an intuitive and easy-to-use system that will enable end users to capture prospects, referrals, calls, and products
- Provide the ability to track and manage product referrals
- Design a referral-to-opportunity process that allows users to track and manage pipeline
- Pass the Personal Financial Statement (PFS) — When a PFS is received in a loan application, pass the PFS digitally throughout the organization to notify appropriate teammates about additional referral opportunities

Lake City Bank's defined success metrics were all about getting things into place — setting up new processes in the system, implementing new goals, and adhering to a new capacity plan. With everything set up in one system, they wanted a seamless platform with added flexibility and configurability.

## Migration, creation, and successful integration

"Initially in phase one, we were hoping to accomplish our calling officer program. We have calling officers that are commercial lenders, retail bankers, mortgage loan originators, various lines of business that have call goals per month — whether they be existing clients or prospects or centers of influence," said Howard.

Silverline successfully developed that within FSC and moved over some initial referral processes — commercial loan, wealth advisory, and corporate and institutional services referrals— prioritizing those users who belonged to the lines of business that would also be part of that calling officer program.

The brokerage and mortgage referral processes were saved for work during phase two. "As we look to bring on the last two referral processes, we're excited to develop the system a bit more and bring in more lines of business. That will enable more holistic views of a client when a bank officer pulls up that relationship to make a call, respond to a referral, or make a referral to another line of business," said Howard.

Silverline developed a call log gauge. So when a user signs into Salesforce on their home dashboard, they can see the calls they've logged, either to an existing client, a prospect, or even those that have an online or an onsite work health and wellness program workshop as required by their goals. This enabled Lake City Bank users to view things in real time, as opposed to waiting for month-end reports. This eliminated the need some users felt to wait to log all of their call information at the end of the quarter.

"Throughout the project, but more so near completion, there were some curveballs thrown in from our end, and Silverline stepped up to the plate and took care of what we needed. I can't say enough good things about the efforts made by the team," said Howard.

## Increased flexibility, adaptability, and speed to market

The next phase will focus on lead management, opportunity management, referral management and activity management, business processes, and reporting.

"The biggest advantage of moving everything to Salesforce was the increased system flexibility and speed to market, along with the ability to make enhancements and adjust our program going forward," said Howard.

With new features and capabilities in place, Lake City Bank now has a platform that they can build upon and continue to grow, rather than a rigid, outdated system with a fixed functionality.

## About Silverline

Silverline has real-world expertise in the Financial Services industry, including banks and credit unions, mortgage companies, wealth management firms, investment banks, hedge funds, and insurance companies. We combine strategic planning, implementation, and ongoing support to help clients realize continuous value with the Salesforce platform. To find out more, contact us at financialservices@silverlinecrm.com.

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