

Cabinet NG Management success with Reliance Bank



The banking industry has been turned upside down. Expenses are going up and banks are being asked to do more from a regulatory standpoint. Since the federal government is tightening the reins during these hard economic times, it's important for financial institutions alike to be as efficient as possible and find better ways to reserve their assets.

Reliance Bank is a locally owned and operated bank in Limestone County, Alabama with a focus on serving both the consumer and commercial needs of the community. Recently celebrating its 10th year in business, Reliance Bank has experienced tremendous growth with 6 locations throughout Limestone County since its inception in December 1998. Currently, the bank has over \$150,000,000 in total assets and employs over 45 people.

Assessing Your Assets

Imagine you're a bank and you lose or misplace someone's financial information – it would cause huge concern for both the bank and more so, the customer. While it doesn't happen a lot, banks cannot afford this potential problem. Being able to easily scan in a customer's information and then give it back to them would be a simple and easy step to creating a preventative approach. Reliance Bank took no chances and turned to Cabinet NG (CNG) and their Shared Access Filing Environment (CNG-SAFE) to help the bank accelerate its business processes and prevent lost, misplaced and misrouted documents.

CNG-SAFE moves beyond the inefficient tree structure filing systems of the past with a highly intuitive and user-friendly interface. As a result, users achieve powerful performance using the visual familiarities of cabinets, folders and documents. This unique approach reduces overall workload and consolidates information into a multi-user workflow environment that is secure and efficient and is accessible in all of

Reliance Bank's branch locations. CNG-SAFE helps speed up the banks' approval process, avoid misplaced documents, improve communication and makes everyone more efficient.

It is very important for companies to find better ways of conducting business during these hard economic times, especially in the banking/finance industry. "A bank's number one asset is its loans, so anything we can do to help us better communicate in the bank about those loans is going to be a plus – and that's exactly what CNG does – provides a better way to reserve efficiency and our assets," said David Kinchler, CEO of Reliance Bank.

Kinchler says the top areas that CNG-SAFE is bringing to Reliance Bank are:

- Ability to streamline the lending process
- The ability to communicate easily from branch to branch – bank to examiner – bank to outside loan review has greatly improved
- Efficiency in time management – now there is more time to make calls and drive business to the bank
- Reduction in storage and time spent putting a loan file together or even looking for a file
- Save money from not buying expensive filing cabinets, files, paper and other office supplies
- Reducing their carbon footprint and moving towards a paperless office

Since banks are measured by ratio of assets to employees, with CNG, Reliance Bank is able to have a higher amount of total assets per employee than the competition. "We're able to do more with less people and that's a big plus," said Kinchler. "And we've seen that since day one.

More information is available from:

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