



HOME STATE BANK, CRYSTAL LAKE, ILLINOIS

Home State Bank uses
new technology to enhance
customer service



Commercial customers get in and out quickly because they don't have to stand in line.

Customer service relies on the best technology solutions

When it comes to being the best, no bank in McHenry County, Ill. does it better than Home State Bank, headquartered in Crystal Lake. Since its founding in 1915, Home State Bank has focused on delivering exceptional customer service. "We want to differentiate ourselves with our customer service," says Bill Baldoni, chief operations officer. "We want every customer to feel they're very important to Home State Bank."

Home State Bank is a \$600 million institution with 8 branches. While much has changed in the past 100 years, Home State Bank's commitment to using technology to facilitate their business has remained a leading point of differentiation. "We're a community bank and we offer all the same

products, services and technology as the big banks. That's our forte," says Baldoni. "We've always been kind of technies, so when we're looking for a business partner, we're looking for leaders in the industry. We're looking for a great product, one that'll stand the test of time."

"The JetScan iFX is more accurate, and it frees me up to do other tasks."

Lesley Smith, Branch Manager,
Home State Bank

Transactions completed quickly

One of their largest commercial branches is located in the center of Crystal Lake's business district. Their location and extended hours contribute to high transaction volumes, between 9,000-10,000 a month, or around 500 transactions per day. The number of commercial customers is quite high, and Home State knows that to keep these clients happy, they need to get their transactions taken care of quickly so the client can get back to work.

The goal of servicing clients in the best way possible and providing bandwidth for the ever-increasing number of commercial transactions were the leading reasons why Home State sought to upgrade its currency

counting solution. When they looked for solutions, Home State Bank chose the JetScan iFX® currency scanner with high-volume, two-pocket processing and counterfeit detection.

Faster, more accurate and “the tellers love it”

One of the reasons the bank selected the JetScan iFX was the need to keep up their outstanding service. Another reason was that their old device wasn't performing properly. “When we got the JetScan iFX, our process changed,” states Smith. “Our daily transactions take less time, it's more accurate and it frees me up to do other tasks. We're one of the busiest branches, and we use the JetScan iFX to process ATM, commercial deposits, personal deposits, and selling to and from the Fed. My tellers love it. We know when we run the cash through that it's going to give us what it should be giving us and counting the right denominations. With the volume of cash we put through, having two pockets is amazing.”

“My tellers were jumping in line to try it because it makes the day go by so much more efficiently. We start our day by doing the night drop, then we're on to commercial, and we're done before we open our doors for customers. Now our commercial customers come in and they're out so quickly because they don't have to stand in line. It helps us give good customer service.”

Designed for future growth

The advanced counterfeit detection is another feature the bank considers invaluable, not just for their own processing but also to help their customers. “We have customers bring cash in and ask us to run it to make sure it's not counterfeit. We trust Cummins Allison counterfeit detection – it stops the bad bills,” adds Smith.

The ability to add features at a later date is a unique capability Smith feels will help the bank long term. “The JetScan iFX has a lot of features and functions, some that we don't use at this point, but I know I can add or take away functions whenever the need arises. As our traffic increases, it's going to help us keep our business growing.”

High-quality on-site training and support

Sometimes, transitioning to new technology can create start-up issues for an organization, but this wasn't the case with the JetScan iFX solution. “When we received the JetScan iFX, the rep came out and he was here to train us, help us install it and left me his cell phone number so I could call him if we had any questions. And he followed up with me a few days later and even stopped by to see how we were doing, if we needed any additional training. It was just great customer service,” said Smith.

Looking for more than just great products

Having the best technology is important to Home State Bank, but they also want solutions that last. “We're looking for a great product, and we're looking for customer service, and we found that in Cummins Allison,” say Baldoni. “Twenty-five years ago, we were looking for the fastest and best coin processing equipment, and we decided on the Cummins Allison JetSort®. To this day, we still have that piece of equipment, and it just keeps running and doing a great job. We look for the best in the industry, which we find with Cummins Allison, and we count on their products to let us process transactions more expediently.”



Bill Baldoni
Chief Operations
Officer, Home
State Bank

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Eye on the future

“Our plans for the future are to grow. We’re very heavy into commercial lending, and we want to increase the retail base,” explains Baldoni. “We want to service our customers in whatever way they feel comfortable. For 4 years in a row, Home State Bank was voted best bank in McHenry County, and we want to continue with that reputation. To do that, you have to invest in back office areas and that’s what we’re doing. We want generational banking, and our plan is to accommodate the customer in every way we can.”

Select the fastest, more accurate currency scanner available

The JetScan iFX is faster and more accurate than any other desktop currency scanner. It scans and counts notes at a rate of 1,600 notes per minute, which is 20% faster than any other model. Its 99.99% accuracy sets the industry benchmark. Available with counterfeit detection, serial number capture and check imaging capabilities, the JetScan iFX was designed to help financial institutions improve their operations. Backed by local service throughout North America, you can count on the JetScan iFX to help your organization improve efficiency and customer service.



To learn more about the JetScan iFX, visit cumminsallison.com/ifx



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Generations of Vision and Excellence

Cummins Allison sets the standard for accuracy and dependability.

Cummins Allison is a global leader in developing solutions that quickly and efficiently count, sort and authenticate currency, checks and coin. With a 125-year heritage of leadership in technology and product innovation, Cummins Allison serves the majority of financial institutions worldwide, as well as leading organizations in retail, gaming, law enforcement and government. Ninety-seven percent of our customers recommend our products and services.

CA holds more than 350 U.S. patents and invests double the industry average in R&D. Our world-class sales and service network includes hundreds of local representatives in more than 50 offices in North America, 4 wholly-owned subsidiaries in Europe and is represented in more than 70 countries around the world.

FORM 023-1896-00