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**TEXAS-BASED FIRST STATE BANK CHOOSES PINNACLE'S SNAP APP TO
STREAMLINE ACCOUNT OPENING PROCESS**

HOUSTON, TX (April 6, 2017) -- Pinnacle Financial Strategies has added another client to its growing list of banks implementing the new "Snap app" for iPads™. First State Bank, headquartered in Gainesville, Texas, has contracted with Pinnacle to help the bank streamline their account opening process. After extensive development and testing, Pinnacle launched sales efforts in late 2016 for banks operating on Jack Henry and Fiserv core systems. The application is being hailed as a revolutionary time and money saver for banks and a major breakthrough in customer convenience.

As a Project Analyst for First State Bank, Justin Hess is no stranger to researching new and efficient technologies. So, when his Chief Operations Officer, Tim Turbeville, expressed an interest in revamping the bank's account opening process and happened to mention a demo he had seen on a new product from Pinnacle, that was all it took to spring Hess into action.

His extensive research in the marketplace took him to Claremore, Oklahoma to visit RCB Bank where he would see the Snap application in action. According to Hess, seeing the application first-hand and hearing the bank's employees marvel about how it

had revolutionized their account-opening into a seven-minute process, was all it took. Shortly after his trip, First State Bank signed an agreement with Pinnacle.

Hess said, "I investigated a number of products. Some even had iPad™ functionality and connected to the core, but none were as customizable or easy to use as Snap. Unlike other tablet technology, Snap interfaces with key vendors, allowing whoever is opening the account to handle every step in the process from beginning to end, saving time and money."

"Pinnacle's implementation process was another big plus," he said. "The Pinnacle team spends a lot of time on-site to ensure that the app will be fully tailored and customized to our processes and the way we want it to work," he added.

According to Hess, creating greater efficiencies for the bank's front line staff and a better overall customer experience were the biggest motivators in their decision to use Snap. He estimates it will enable First State to shave 20-25 minutes off their normal account-opening time and spend more time taking care of a customer's needs.

Once Snap is implemented, the bank's new account representatives will be able to open business or retail checking accounts, savings accounts, CDs or IRA accounts safely, securely and error-free from anywhere with Wi-Fi access. Snap's self-validating technology virtually eliminates errors and the need for follow-up quality controls.

Julie Story, executive vice president for Pinnacle, who will be working closely with the First State Bank team throughout the implementation process, explained that the account opening process occurs 100% in real time and is complete as soon as the bank employee taps "Upload." No additional steps are needed to add a new account.

Story said that Snap can help the bank trim costs in other ways by reducing or eliminating PC workstations and saving on the cost of external devices such as keypads and reducing the use of printers and scanners. With Snap, you can email disclosures and even open an account in the lobby.

For First State Bank, Hess estimates that this could eliminate the majority of the 100,000 pages of paper the bank uses each year for account opening.

Snap also provides bank employees with the mobility to open accounts anywhere there is Wi-Fi access – such as a customer’s home or office, or from multiple locations at different times for account owners. “The ability to bring the bank to our commercial and wealth management customers will be a real benefit,” Hess said.

Banks already using Snap are realizing significant efficiencies that are making a difference for both the bank and the customers it serves.

RCB Bank, a \$2.4 billion community bank with over 40 locations throughout Oklahoma and Kansas is one of them. RCB’s Chief Operating Officer Tom Bayless applauds Snap’s ease and streamlined process and shared that it now takes his staff about seven minutes, on average, to open a new account virtually error free every time. Bayless said that the bank’s customers like signing the iPad™ once, instead of signing numerous forms, and prefer receiving documents via email rather than being handed a lot of paperwork.

Pinnacle Financial Strategies is a Texas-based company with a 20-year history of providing innovative solutions for banks and credit unions. Pinnacle was among the first to introduce Overdraft Privilege services, cash-back rewards checking products and debit card program optimization for banks. The company also provides mystery shopping and business development training solutions.

Chartered in 1905, First State Bank is the oldest state bank in Texas with assets in excess of \$1 billion and 12 locations in North Texas.

To learn more about Snap, call Pinnacle Financial Strategies at 866.737.1235 or email info@pinnstrat.com