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**OKLAHOMA-BASED MABREY BANK CHOOSES PINNACLE'S SNAP APP TO
STREAMLINE ACCOUNT OPENING PROCESS**

HOUSTON, TX (**March 21, 2017**) -- Pinnacle Financial Strategies' new account-opening "Snap app" for iPads™ is being hailed as a revolutionary time and money saver for banks and a major breakthrough in customer convenience. After extensive testing, Snap is now available to banks using Jack Henry and Fiserv core operating systems.

Mabrey Bank of Bixby, Oklahoma recently selected Snap to streamline their account opening process to deliver a better customer experience. Once Snap is implemented, Mabrey Bank's new account representatives will be able to open business or retail checking accounts, savings accounts, CDs or IRA accounts in less than 10 minutes, 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. Unlike other tablet technology, Snap interfaces with key vendors, allowing account opening staff to handle every step in the process from beginning to end, saving time and money.

Julie Story, executive vice president for Pinnacle, who will be working closely with the Mabrey 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 the Snap app 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.

Snap also provides bank employees with mobility and the flexibility 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.

Erin Melton, VP and director of retail banking for Mabrey Bank first learned about the Snap solution in late 2015 while attending an educational conference. She later attended a Pinnacle webinar to learn more and then experienced the solution first-hand at a demonstration provided at neighboring RCB Bank in Claremore, Oklahoma. She has been regularly in touch with Pinnacle ever since. “At every turn, we have seen powerful advancements in the technology and capabilities Snap will provide,” she said. Mabrey Bank signed a contract with Pinnacle in December of 2016.

Melton estimates that the Snap process will shave about 20-25 minutes off the bank’s normal account-opening time, enabling her staff to spend their time more efficiently and effectively, while taking care of a customer’s needs.

Melton said, “Using Snap will give us the opportunity and time to fully focus on the customers who are in front of us during the account opening process -- to really get to know them and better understand their complete financial needs. My team is really excited about that.” Melton added that there are 46 employees who are currently able to open accounts for customers at Mabrey Bank.

“We are also excited about the additional convenience this will provide for our Private Banking customers. With Snap, our Private Bankers will be able to open checking accounts, CDs or IRAs for these very busy customers in their offices, homes or virtually anywhere and at any time. We can now truly bring the bank to them,” she said.

Banks already using Snap are realizing significant efficiencies that are making a big 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 their 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 for the industry.

Mabrey Bank is a fourth generation, family-owned community bank headquartered in Bixby, Oklahoma with 14 branches throughout Oklahoma and over \$900 million in assets.

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

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