

The Challenge:

American National Bank & Trust Company is a community bank with locations in Virginia and North Carolina that's focused on providing quality financial products and solutions to their customers.

American National wanted to enhance their internal efficiencies by outsourcing both statements and notices rather than continuing to leverage their existing document and statement presentation providers. While this approach had previously met their needs, American National not only saw revising their approach to statements and notices as a means for increasing efficiency internally and with customers, but also had a vested interest in providing customers with more well-designed communications in order to compete with large top-tier banks.

"We liked the idea of leveraging the data we needed to communicate with our customers in a more dynamic and customizable way to ensure they understood the full spectrum of the information without having to flip through pages and pages of text," said Karen Lewis, Vice President— Operations Manager for American National. "While it is important that the presentation of these documents remains in full compliance with mandated regulations, we also wanted to add that extra little 'pop' to what we're presenting our customers as a means to provide insight and education on their financial health as well as the products and services we provide as an institution."

The Solution:

In 2017, American National implemented a slew of products and services from leading outsourced customer communication solution provider HC3, including DDA, Savings, and Loan Statements, Notices, Tax Mailing and ESI (Electronic Statement Interactive). With the help of these services, American National was able to provide their customers with condensed, easy to read statements that are dynamic, simple and comprehensible to all no matter how complex the content may be.

"I've been in banking for more than 35 years working with multiple organizations and have always run into the same challenge with escrow notices being exceedingly confusing for our customers to understand due to the sheer amount of information being presented," said Lewis. "As we began working with HC3, one of our key goals was to implement a more streamlined escrow notice, taking that document from 6 or 7 pages down to a single front and back notice."

Upon signing on with HC3, American National elected to first focus on redesigning their standard notices and then move on to tackle statements. HC3 worked closely with American National to adopt a design approach in line with their goals as the institution simultaneously completed a total refresh of their messaging, logo, contact information and more. Through HC3's hands-on approach to design and implementation, American National was able to successfully onboard a fully revamped communication strategy for presenting notices and statements to customers in a more streamlined, visually pleasing manner.

"We've been running with these services for 2 years now and I feel strongly that the changes we've made put us on par with some of the largest banks in the country," said Lewis "That in and of itself is a major accomplishment for a community bank of our size and has helped us provide the right information to our customers in the right way.

The Results:

As a result of partnering with HC3, American National is enjoying more efficiency and time savings both internally and from the perspective of the information their customers are being presented. American National further highlighted HC3's ability to eliminate previously manual processes as a key win for the institution as they've now been able to reallocate employees internally without sacrificing quality or precision with their statements and notices.

"Partnering with HC3 has helped our organization to more directly focus on our continued growth strategy by taking the reins on providing crisp, clear, colorful statements to our customers, enabling our staff to address other internal priorities," said Lewis. "Now, we don't have to worry about whether we can handle the level of growth we're striving for because we have a partner that can grow right along with us and provide ample support along the way."

American National has already put this notion into action, recently executing a successful bank acquisition without having to worry about increased volume in statements and notices needed to communicate with all new and existing customers. With HC3's help, American National was able to remain highly focused on the internal growth at hand as a result of the acquisition while also staying the course toward future acquisition opportunities down the line.

"During the acquisition process, HC3 took away any fears or stress we had about growing our institution by making the necessary adjustments to maintain the same level



of service and support as our communication needs increase,” said Lewis. “Without HC3, these efforts would have had to be handled internally.