

# Home Bank Case Study

<https://hc3.io/home-bank/>

## **Challenge:**

Lafayette, La.-Home Bank's mission statement of 'one team creating exceptional customer experiences,' applies to both the customer experience in branch and at home.

When Home Bank first partnered with HC3 in 2016, they used another vendor for design and disbursement of statements, NSF and notices. Unfortunately, the vendor provided a less-than-ideal experience with long wait times for minor document adjustments and a disjointed workflow. Home Bank knew that there had to be other options that would allow for adjustments and the redesign of their key customer facing documents as well as a more streamlined internal process. With a solution like this in place, Home Bank would be able to save time and money to better serve their customers.

"When searching for a vendor, we knew that we wanted a company that would take the time to listen to our requests and allow us to create exceptional and streamlined documents that could be sent to our customers," said Judy Breaux, Vice President Deposit Services Manager at Home Bank. "As a growing bank with multiple moving parts, we truly needed a partner who we could rely on to get the job done each and every time. Our statements and notices are a big part of maintaining a relationship and creating incomparable customer service for those who bank with us. We were looking for a vendor that could serve as an extension of our company to do just that."

## **Solution:**

In 2016, Home Bank implemented statements, NSF, and notices through HC3's solution. In order to maintain the customer experience, Home Bank opted to use their current design and delivery methodologies. In 2020, Home Bank undertook a project to leverage more of HC3's solutions to redesign their DDA statement, transform their NSF notice into a secure postcard format, and send the remainder of their notices to HC3 for processing and mailing. The refreshed documents allowed for personalized adjustments to placement, color, and visuals, as well as the introduction of open window envelopes and postcards. As a bank who previously used outdated document presentment templates, HC3 showcased all options available. This allowed Home Bank to create an educated decision based on what was attainable and within the scope and budget of the project.

“When financial services leaders are unaware of what solutions are available, they simply will not ask for them. This was a challenge we ran into when making this change as Home Bank. HC3 showcased all the options that were available to us to not only better our current solutions but allowed us to save money thus assisting us in making those key decisions,” said Breaux. “I felt like from the beginning each function went smoothly. We were well informed each week with updates which showcased HC3’s dedication toward customer service. We are a hands-on bank with a management team who have many bright ideas. HC3 allowed us to vocalize our thoughts and wishes and provided us with solutions that were attainable based on our feedback.”

By utilizing updated solutions such as the postcard delivery method for NSF notices, Home Bank customers received a personalized and eco-friendly physical mailer that allowed for a key touchpoint to be maintained. This method also cut down on in-house costs. The redesigned statements optimized space, providing a professional branding externally and internally for the document. This cohesive experience of HomeBank’s brand created a recognizable affiliation to all in branch processes, further solidifying the customer experience both in person and at home.

### **Results:**

Home Bank benefits from a more efficient statement and notice disbursement timeline as well as consolidated operational costs thanks to HC3. They are able to better market to their customers through new techniques allowing for an enhanced overall experience. Home Bank’s staff are also better able to focus on customer service thanks to HC3’s ability to automate processes and reduce time.

“HC3 has proven themselves to be customer centric, having grown with us through our mergers and handled our increased volumes without any issues. Their ability to complete a vision we had with excitement and determination has allowed us to reallocate funds and better market to our customers,” said Breaux. “We had a ‘wow’ moment the minute we first saw the statements because HC3 was able to hit our key points to provide a dynamic set of documents. We have no hesitation that they can continue to grow with us; and we are excited to do just that with HC3 because they have proven themselves to be a trusted vendor. What we thought was possible has been far exceeded and that showcases it all.”