



Letter From the CEO



Colleagues, fellow professionals and friends,
“A single stroke on the triangle clearly penetrates the full force of an orchestra.”
– from the Encyclopedia Britannica.

What can we learn from a triangle – or rather the playing of it – that we can take to our work today? I think we can learn much about the importance of what we do, and the importance of how we think about what we do.

The importance of what we do. What we do matters – as much as a single note on a triangle played in a symphony means to the composer who put that note in for a reason, to the other musicians who play in the space around that note and to the audience who will enjoy that note.

Playing that note well is important to the entire composition and performance. Play it well and the performance is enhanced. Play it poorly and, well, the performance suffers. So, if you play the triangle then you practice to hone your skill. “*It’s easy to play, but deceptively difficult to master.*”¹ Says Eric Hopkins, “*Practice hitting the triangle three times in a row and getting the same sound. Good luck!*”²

Similarly, we should do our work skillfully because it matters to the owner of the company who employed us for a reason, to our co-workers who work in the space around what we do and to our customers who will enjoy what our company offers them.

The importance of how we think about what we do. A percussionist can either think that the triangle’s part is insignificant to a symphony or that it is so significant that it is worth playing in a way that “penetrates the full force of an orchestra” – which is the better

attitude? Isn't the latter approach better for the percussionist, better for the orchestra, and better for the audience? No, the triangle does not have the crash of the cymbal, or the boom of the drum; it isn't placed center stage like the violin; yet it is important to the whole. So, too, with us and what we do. We could think that we do is of small importance to what is done around us, or we could think (and believe) that what we do is important and matters to the success of the entire enterprise. That is the better attitude.

"I long to accomplish a great and noble task, but it is my chief duty to accomplish small tasks as if they were great and noble." – Helen Keller

I hope this edition of *BankLine* has many items of interest for you.

Sincerely,



James W. Bruce, III
President/CEO and General Counsel
American Bank Systems

¹From "We Talked to a Professional Triangle Player About Mastering the World's Simplest Instrument" https://www.vice.com/en_us/article/6am5g6/we-talked-to-a-professional-triangle-player-about-mastering-the-worlds-simplest-instrument).

²From "How To Be A Professional Triangle Player" by Eric Hopkins.
<http://musiciansutahsymphony.com/how-to-become-a-professional-triangle-player/>



American Bank Systems
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ABS USERS CONFERENCE 2019

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OCTOBER 23 - 24, 2019
Email: phones@abs-ok.com



Community Spirit Bank Red Bay, Alabama



Since 2013, Community Spirit Bank has been actively investing in the financial education of the communities they serve. Sponsoring 10 schools in two states, they provide the EverFi Financial Literacy Platform, fully funded by the bank, with no expense to the schools.

To date with this program, the bank has reached more than 4,000 students. These students have completed 25,930 financial education learning modules, which equates to around 21,113 hours of financial literacy. Through the program, students are taught and assessed in more than 600 topics in financial education, allowing them to become more informed and responsible citizens. The web-based program uses the latest in media technologies, video, animations, 3-D gaming, avatars and social networking.

Community Spirit Bank has expanded upon this program with the opening of two in-school bank branches – bringing banking to the classroom on a daily basis. These branches are not open to the general public, but function as student-led financial literacy centers that offer traditional banking products all geared toward students and their needs, including the ability to make deposits, withdrawals and transfers.



To participate, student tellers go through a formal 'real-life' interview process conducted by bank employees. In addition to the valuable money management skills students will learn, the tellers will gain a first-hand learning experience on how to work together, interact with customers and adapt to real-world situations. These branches are available to elementary through senior high students for more than just their daily banking. Teachers can also schedule times to bring their classes in for financial literacy sessions.

Emphasizing financial literacy has become a major area of focus for Community Spirit

Bank in the last few years. They believe helping the next generation become financially educated while they are young will benefit them their entire life. The bank's hope is to create an opportunity for students to learn skills that teach them how to think about money and manage it wisely. Community Spirit Bank wants to encourage a generation of financially responsible adults. The reward for them is to know how to live within their means, free from anxieties of debt and secure in their future.

Spotlight



Vetter

Is your community bank looking to grow, increase profitability and enhance customer loyalty? If so, check out Vetter! Vetter is committed to achieving these business goals with you.

American Bank Systems and Vetter have formed an alliance to bring Vetter's strategic growth and account opening platforms to ABS' expanding community bank customer base. Vetter's strategic growth platform allows community banks to target intent-based eligible prospects via automated marketing campaigns and then move them, at the point of excitement, into a streamlined consumer-centric account opening platform. Vetter's account opening platform will verify the customer identity, electronically sign agreements, and fund the account, along with providing product additions and cross-selling opportunities -- all fast, easy and cost-effective, in about 90 seconds.

Vetter Growth – Through Vetter Growth, your community bank can segment and target specific prospects through digital channels, generate interest and convert them into customers at the point of excitement.

Vetter Deposit – Vetter Deposit is the fastest account opening platform in the market. Through this onboarding platform, users can open an account with your bank in 90 seconds.

Vetter Cash – Vetter Cash is a nationwide cash back rewards program that creates lifelong relationships. Your customers will use their enrolled cards more regularly in order to put cash back into their pockets and your bank will collect interchange fees.

Contact Tom Ryan at ABS (405) 607-7000 or Bryan Adler at Vetter (516) 965-0054 to learn more about Vetter's Strategic Growth and Account Opening Platforms and to schedule a demonstration.

Acknowledgement



Shelly Kennedy

CoPilot Operations Manager

Shelly Kennedy is the CoPilot Operations Manager and has been with American Bank Systems for four years.

“The best part of my job is the continued evolution of the CoPilot platform system by ABS and increasing the customer base for a system that I have been involved with my entire career,” Shelly said.

“Coworkers that have knowledge in supporting systems and care about the company and working from home is a huge bonus where technology allows me to interact as if in the same office.”

Shelly feels that her greatest industry achievement is how much time she’s spent in the platform system all while increasing her knowledge of the banking world.

Shelly grew up in Grovetown, GA and has lived there all of her life. She attended Augusta College for a few semesters and ultimately obtained a Computer Programming degree from Augusta Technical Institution.

She and her husband James will celebrate their 25th anniversary this year and together have two daughters, Danielle, 20 and Jamie 16. Shelly also has four dogs, Pumpkin, Peanutt, Rebel and Nugget.

She enjoys spending time outdoors grilling and lounging in the pool during summer. She takes several trips to the beach throughout the year which is her favorite place to be. One of Shelly’s lifetime goals is to eventually move to the coast.

Fun Fact: Shelly took piano lessons for eight years!



Tips & Tricks

CoPilot Tips & Tricks

Provided by: Cindy Wilhelm, Training Manager

System Help

Did you know there is a "System Help" box in the left side of the screen which provides helpful information as the user navigates through each field of the CoPilot program? Designated CoPilot Bank Administrators can also add more customized helpful information for each field in the "Custom Help" box.

CoPilot is a loan and deposit account origination system with a user-friendly interface putting you in control. CoPilot Loans helps banks save money and time. Not every loan needs an expensive legal review. Copilot Loans does it for you, providing you with documents and processes that are designed to ensure compliance. CoPilot Deposits is a sophisticated deposit origination system which improves efficiency, accuracy and compliance.

To find out more about CoPilot, please contact our ABS Customer Care Team at (405) 607-7000 or visit our website at www.americanbanksystems.com.

Webinars

Systems Webinars by ABS

ABS is offering free webinars on our software solutions. Please see below for details on our offerings in June, July and August 2019. Also, please note that CoPilot Loans webinars scheduled in June and July are only in banks in Texas this time around.

CoPilot Loans*

CoPilot is a loan origination system. It improves efficiency, accuracy and compliance. CoPilot handles all types of loans, including complicated real estate loans covered by TRID regulations. CoPilot is backed by our 24/7 customer care team.

Dates: June 11 or July 16 **Texas Banks Only**

Time: 1:30 p.m. Central

To register, email Jim Pennington at jpennington@abs-ok.com

CompliancePro®

CompliancePro® is the automated compliance monitoring, testing and tracking software system that enables you to assess the inherent risk in your products/services and the mitigating controls to lower that risk to the lowest possible level.

Dates: June 26 or August 8

Time: 10:30 a.m. Central

To register, click on the link below:

<https://www.americanbanksystems.com/schedule-training/compliancepro-demo/>

Note: The time for each webinar will be approximately one (1) hour.

*ABS markets CoPilot Loans in the following states: Alabama, Georgia, Kansas, Missouri, Mississippi, Nebraska, Oklahoma and Texas.



Mediterranean Chicken Kabobs
Provided By: Martha Dolezal

Ingredients:

- 3 large cloves garlic, crushed
- 2 tablespoons finely chopped fresh rosemary leaves or 2 teaspoons dried
- 1 tablespoon finely chopped fresh or 1 teaspoon dried oregano leaves
- 1 teaspoon salt
- ½ teaspoon pepper
- ¼ cup fresh lemon juice
- 6 tablespoons olive oil
- 1 ½ lb. boneless skinless chicken breasts, cut into 1-inch pieces
- 1 large red bell pepper, cut into 1-inch pieces
- 1 large red onion, cut into 1-inch wedges

Steps:

1. In a large shallow glass, plastic dish or a resealable food-storage plastic bag, mix garlic, rosemary, oregano, a ½ teaspoon of salt, a ¼ teaspoon of pepper, 3 tablespoons of lemon juice and 5 tablespoons of oil. Add chicken, turn to coat. Cover or seal; refrigerate 30 minutes to marinate.
2. Heat gas or charcoal grill. In a small bowl, mix remaining ½ teaspoon salt, ¼ teaspoon pepper, 1 tablespoon lemon juice and 1 tablespoon oil; set aside.
3. Remove chicken from marinade; discard marinade. On 6 metal skewers, alternately thread chicken, bell pepper and onion, leaving space between pieces.

4. Place skewers on grill over medium-high heat. Cover grill and cook 8 to 10 minutes, turning occasionally and basting with lemon juice mixture until chicken is no longer pink in center and vegetables are tender. Discard any remaining lemon juice mixture.

Makes 6 servings.

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