

Letter From the CEO



Colleagues, fellow professionals and friends,

"There is more out there if you can just get connected."

Bob Hamm is one of the most interesting men I have had the privilege of knowing. Though Bob is no longer with us, he left a lasting impression on all who enjoyed the pleasure of his friendship and partnership with us.

Bob was born into a blue-collar Oklahoma family; his father was a sheet metal worker who was not a believer in higher education. But his son, Bob, would work his way through Oklahoma A&M (now Oklahoma State University) and become a highly respected professor, marketing consultant, and world traveler. He had an infectious smile and a gift for bringing people together and helping them reach their goals. Thankfully, he left us a book, *The Art of Partnering: Building Long Term Relationships for People Who Want to Get Things Done*, to give us a roadmap for successful partnering – not necessarily limited to partnering with others in the legal sense of the word, but forming relationships in the spirit of partners where there is a shared vision and a desire for mutual success.



One of the virtues of partnering that Bob stressed is the ability to achieve and become more than we ever could by going it alone. Hence the quote, *"There is more out there if you can just get connected."* Of course, he meant that in a business sense (we can grow our business by partnering with others), but more significantly, I think he meant it in the sense of the personal joy, satisfaction and growth that comes from being in relationships with other people.

For myself, I am thankful -- in this season of Thanksgiving -- for our ABS "partners" and the relationships formed in those relationships. I see ABS growing through relationships with other

businesses, but I also see personal growth within ABS as we share ideas and interact with folks in other organizations as well as with our partners inside ABS (the best organizations are really a partnership of people working together with a shared vision for common success). I hope you enjoy the benefit of many partnerships and think of ABS as one of your “partners” – a company of people dedicated to helping you reach your business goals and growing personally along the way.

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



Community Bank Solutions



We have over 50 years of operational experience and a large inventory of operations procedures/policies and manuals that can be customized to your Bank. Our experience include the following:

- Teller Manual
- Universal Bankers Manual
- Branch Manager Handbook
- Policies & Procedures
 - Deposit Operations
 - Branch Operations
 - Loan Operations
 - Internet Operations
- Project Management
- Strategic Planning

- Product Implementation
 - ACH Origination
 - Remote Deposit Capture
 - Mobile Banking
- Process Improvement
- Revenue Enhancement/Expense Reduction
- Training
- Board Reporting
- Staffing Levels and Compensation

We provide turnkey solutions from implementation to documentation to training and have experience in Deposit Operations, Branch Operations, Loan Operations and Internet Operations.

Please visit our website at www.communitybanksolutions.com and give us a call if we can assist you. Hope to see you soon!

Contact Robbie Jones at (404) 790-1093 or Katie Childers (405) 517-7976 to learn more about Community Bank Solutions and how we can help you!

FastApp Online Prequalification/Application

Do you want an easy way for your customers to submit a prequalification/application request from your website? Then, our FastApp Prequalification/Application is for you! FastApp is a turnkey solution for financial institutions to offer their customers an easy-to-use, online method for submitting loan prequalification/application requests.

Your customers can easily access, complete and submit the request from the bank's website on any computer, tablet or mobile device and the bank can limit access based on specific zip codes. The bank also controls which loan products are available for customer selection. An email notification is immediately sent to the bank upon submission of a loan request and submitted data can be reviewed within the Bank Administration portal or in PDF format.

Data from FastApp can be exported into our CoPilot Loan Documentation solution for

completion of loan documents. And, coming in 2020, data from FastApp can be exported into our BankManager Elite Imaging Solution to start the loan origination workflow.

Request a FastApp demo today by signing up here:

<https://www.americanbanksystems.com/request-a-demo/>

Acknowledgement

Gary Reed
Vice President



Gary Reed is a Vice President and Sales Associate at ABS. He has worked for ABS for 21 years and was recently transferred from the Customer Care team to the Sales team.

His favorite part about working at ABS is working with customers and building great relationships with them. Gary is looking forward to building new ones as a part of the sales team. He also enjoys working with his fellow associates and he learns something new every day. He remarked that the knowledge and experience level of the ABS team is incredible.

When asked his greatest industry achievement, Gary said, “Being able to understand what is causing the problem the client has called in about and to resolve the frustration being experienced by finding the best solution as quickly as possible.”

Gary grew up in Mustang, OK and attended Southwestern Oklahoma State University from 1989 to 1992. He graduated with a bachelor’s degree in Accounting.

His wife Stephanie is a PE Teacher at Canyon Ridge Intermediary School and a coach for Mustang North Middle School. She has been teaching and coaching for 27 years and is awesome at doing both. He also has 2 cats, Kiley and Zeke.

In his free time, he loves to watch sports, especially football from the high school level all the way to the NFL. He also enjoys playing golf.

Fun Fact: He enjoys reading and collecting comic books!



Tips & Tricks

CoPilot Tips & Tricks

Product Admin Mode

Provided by: Cindy Wilhelm, Training Manager

CoPilot is a loan and deposit account documentation 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 documentation system that improves efficiency, accuracy and compliance.

Product Admin Mode within CoPilot allows a user with Admin rights to customize a product by hiding fields, marking fields as required and disabling fields within that product. This customization is beneficial because it reduces screen input, enforces input requirements and allows for faster processing time.

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

Systems Webinars by ABS

ABS is offering free webinars on our software solutions. Please see below for details on our offerings for the rest of the year.

CoPilot Loans

CoPilot is a loan documentation system that 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.

CoPilot Webinars:

Alabama Banks

Friday, December 6 at 10:00 am CT

Tuesday, December 17 at 10:00 am CT

Tuesday, January 14 at 10:00 am CT

Tuesday, January 28 at 10:00 am CT

To register, email Carol Ledbetter at cl Ledbetter@abs-ok.com

Georgia Banks

Tuesday, December 10 at 10:00 am ET

Tuesday, January 7 at 10:00 am ET

Tuesday, January 21 at 10:00 am ET

To register, email Carol Ledbetter at cl Ledbetter@abs-ok.com

Kansas Banks

Tuesday, December 3 at 10:00 am CT

Tuesday, December 10 at 10:00 am CT

Tuesday, December 17 at 10:00 am CT

To register, email Burt Samples at bsamples@abs-ok.com

Mississippi Banks

Thursday, December 12 at 10:00 am CT

To register, email Bill Martin at bmartin@abs-ok.com

Missouri Banks

Tuesday, December 5 at 1:30 pm CT

Tuesday, December 12 at 1:30 pm CT

Tuesday, December 19 at 1:30 pm CT

To register, email Burt Samples at bsamples@abs-ok.com

Nebraska Banks

Tuesday, December 5 at 10:00 am CT

Tuesday, December 12 at 10:00 am CT

Tuesday, December 19 at 10:00 am CT

To register, email Burt Samples at bsamples@abs-ok.com

Oklahoma Banks

Tuesday, December 10 at 10:00 am CT

To register, email Bill Martin at bmartin@abs-ok.com

Texas Banks

Tuesday, December 3 at 1:30 pm CT

Tuesday, December 10 at 1:30 pm CT

Tuesday, December 17 at 1:30 pm CT

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

For more information on CoPilot or to schedule a personalized demonstration, please visit our website, www.americanbanksystems.com or call Sherry Brickell at 816-590-3680.

Training

Training



, in conjunction with American Bank Systems, is pleased to announce upcoming web-training sessions! As the holidays approach, it is important that bank employees are aware of their surroundings AND that they are aware of scams that might occur this time of year. Our upcoming training webinars will help with just that for new employees and existing employees!



Is your staff prepared?

Bank robberies usually happen around the holidays and occur very quickly. Make sure your staff is trained in robbery awareness and knows what to do.

This webinar will go over:

- What to do to prevent a robbery
- What to do during a robbery
- What to expect after a robbery

Dec 5 10:00-11:30 CST Webinar \$299/\$249 ABS*

Registration URL: <https://zoom.us/meeting/register/v5YtdemuqTsvPuihPd1iHBDvKZxHEmsg>

Dec 11 1:30-3:00 CST Webinar \$299/\$249 ABS*

Registration URL: <https://zoom.us/meeting/register/tJEsduurrTitJ9bIPHGGSFwXWBnx9luGA>

*Discount for American Bank Systems Users

*Robbery packet available



How to Recognize and Prevent Check Fraud

Check fraud continues to be the most common way criminals use to commit fraud. Give your staff the tools needed to spot-check fraud and educate your customers.

This webinar will go over:

- The four types of check fraud
- Common checks used in check fraud
- Tips and tricks to spot check fraud
- Most common check fraud schemes
- How to explain it to your customer

Dec 5 1:30-3:00 CST Webinar \$299/\$249 ABS*

Registration URL:

<https://zoom.us/meeting/register/v5wqcuuggTsrSK7bQuM-gWqFELOQnAcf0Q>

Dec 11 10:00-11:30 CST Webinar \$299/\$249 ABS*

Registration URL:

https://zoom.us/meeting/register/uJYqc-mprz8uW0YF2w6SpUjLlqK_43KTA

*Discount for American Bank Systems Users

Watch for our upcoming classes beginning in January 2020 to include:

Teller Standards
Customer Service
Basic New Accounts
Advanced New Accounts
Red E-Debit Cards
Employee Counseling
Beneficial Ownership

Supervisor Training

And more!

Visit our website for more information about  and the other products and services available: www.communitybanksolutions.com.



Beef Stroganoff
Provided By: Martha Dolezal

Ingredients:

- 12 ounces egg noodles
- 2 tablespoons salted butter
- 2 tablespoons olive oil
- 1 pound of sirloin steak, cut into small cubes
- Salt and freshly ground black pepper
- 8 ounces cremini mushroom caps, halved
- 2 carrots, finely chopped
- ½ onion, finely chopped
- ½ cup brandy
- 2 ¼ cups beef stock
- 2 tablespoons cornstarch
- ¼ cup sour cream
- 1 heaping teaspoon Dijon mustard
- Chopped fresh parsley, for serving

Steps:

1. For the buttered egg noodles: Bring a large pot of water to a boil. Add the egg noodles and cook according to the package instructions. Drain and set aside.

2. For the beef stroganoff: Heat 1 tablespoon olive oil in a skillet over medium-high heat. Season the meat with salt and pepper. Add half the meat to the pan and brown it quickly. Remove the first batch and cook the rest of the meat. Remove and set aside with the first batch.
3. Add the remaining 1 tablespoon olive oil to the skillet and cook the mushrooms, carrots and onions until lightly browned. Turn off the heat and add the brandy and 2 cups of the stock. Turn the heat back on and reduce the liquid for 2 to 3 minutes. Mix the cornstarch with the remaining ¼ cup stock, getting out any lumps. Pour the slurry into the skillet and cook until the sauce thickens.
4. Turn off the heat. Stir in the sour cream, mustard and beef. Taste and adjust the seasoning with salt and pepper.
5. To finish the noodles, melt the butter in a skillet over medium heat. Add the cooked egg noodles and toss to heat through and coat with the butter.
6. Serve the stroganoff with the noodles, and sprinkle with the parsley.

Makes 6-8 servings

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Our mailing address is:

14000 Parkway Commons Drive, Oklahoma City, OK 73134

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