

Letters From the CEO Industry Insights
Remote Banking Enhancements Customer Focus
Spotlight Featured Employee Tips & Tricks
Webinars Welcome Aboard The Vault

Letter From the CEO



Colleagues, fellow professionals and friends,

“True heroism is remarkably sober, very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost.” – Arthur Ashe

What a year it has been – a year we will remember for pandemic spread of disease, lockdowns, falling financial markets, cyber-attacks, polarized politics, protests, postponed weddings, and long separations from family and friends, but a year we will also remember for courageous frontline medical workers, re-openings, and reunions.

Borrowing from Charles Dickens’ *A Tale of Two Cities*, we could say of the past year:

“It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of light, it was the season of darkness, it was the spring of hope, it was the winter of despair.”

Through it all, the “better angels of our nature” has been most displayed by the impulse to serve others. This has been true of bankers serving the financial needs in their communities. Likewise, through all the past year’s hardships, we here at American Bank Systems never lost sight of our commitment to serve you, our Customers, to the best of our abilities and resources.

May the rest of 2021 bring us more and more of the best of times and the best of ourselves.

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



Industry Insights

by Elva M. Coffey-Sears, CRCM, CRP
Vice President & Chief Compliance Officer

Community Reinvestment Act (CRA)

The Office of the Comptroller of the Currency (OCC) issued a final rule revising Community Reinvestment Act requirements and examination activities applicable to national banks and savings associations (“national banks”). This new rule changes the definitions of qualifying activities and related measurement standards, alters assessment area delineation methods, and defines new performance standards, as well as new data collection and retention requirements. The rule was effective October 1, 2020, however national banks in the small and intermediate small bank categories have the option of complying with existing rules until January 1, 2024, while the remaining national banks have the option until January 1, 2023.

FDIC and FRB banks remain subject to the existing CRA – at least for now. While the FDIC initially joined the OCC in issuing the Notice of Proposed Rulemaking in January 2020, it subsequently announced it would not be finalizing the amendment. In September 2020, the Federal Reserve published an Advanced Notice of Proposed Rulemaking (ANPR) requesting comments from the industry regarding different approaches to revising CRA to account for changes in the industry, define specific metrics for certain CRA evaluation standards and to provide clarity to CRA-eligible activities. In addition, the ANPR requests responses to ninety-eight specific questions.



Remote Banking Enhancements

During these uncertain times, many of our customers are dealing with challenges in handling increased loan activity with renewals, modifications, extensions, and new loan requests, while restricting customer access to the lobby. ABS can help with our remote IMM eSign integration to provide you with the ability to send documents electronically and allow your customers to eSign on their home computers, iPads, or other mobile devices. Working with our eSign partner, IMM, you can have your eSign capability implemented within 48-72 hours to give you immediate capabilities of sending documents securely for eSignature.

Another service that has been particularly useful for customers wanting to initiate a loan request without having applicants come to the lobby is our FastApp Online application/prequalification tool. FastApp gives your customers the ability to apply for loans online from your website. For banks using our CoPilot Loan System, you can easily import the information from FastApp into CoPilot for loan processing with eSign capability by IMM eSign.

If any of these products and services would be useful in helping you meet your customer’s needs, we are ready to assist. Please contact your local ABS representative or Sherry Brickell at 816-590-3680.

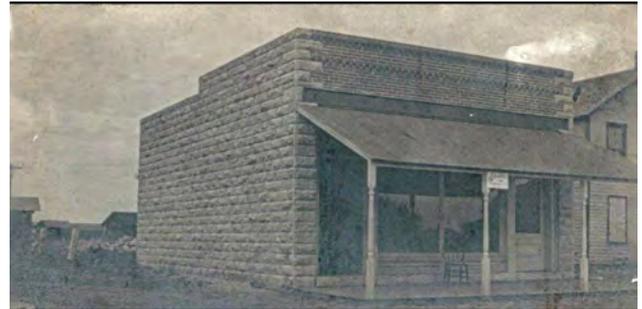


**The Gorham State Bank
Gorham Kansas**

Gorham State Bank Organized

Organized in 1905, The Gorham State Bank was incorporated on August 16th with a capital stock of ten thousand dollars. One hundred shares of stock at \$100 each were sold to 48 stockholders.

The first board of directors were Wm. Higley, F.D. Sperry, J.A. Mermis, John Mills, Otis L. Atherton, Albert Yoxall, W.E. Smith, F.C. Ball and A. Kunz. Officers elected were John Mills, President; J.A. Mermis, Vice President; F.D. Sperry, Secretary; and W.T. Foster, Cashier.



The original bank building 1906



The new building in 1926

Bandits Robbed Bank in 1930

On a quiet fall morning three bandits, brandishing pistols, shattered the silence and created a sensation in Gorham. These unmasked men entered The Gorham State Bank on October 30, 1930, held up the bank employees, and made off with \$1,500.00. It is the only time the bank has been robbed.

The robbers were later captured at Sioux City, Iowa. They were tried and convicted. There was no mention of the bandits' names, however, a later account states "several were still living in the area".

The Largest Bank in the World!!

On December 31, 1942, The Gorham State Bank's deposits were the largest per capita in the world. At that time total deposits were \$1,183,505 of which \$110,000 were public funds. The population of Gorham was 275 which was an average of \$3,904 per person.

50th Anniversary

The Gorham State Bank celebrated it's 50th anniversary with an open house on Tuesday, January 25, 1955. The day climaxed with a banquet for approximately 125 invited guests.

The bank continued to prosper, with deposits of \$12,543 in 1905, to total deposits of \$1,268,029 in 1955. At that time the active working staff held the distinction of being the youngest staff in the United States. Cashier Darrell Cantrell and tellers, Wanda Lou Benson, Mary Ann Weigel, and Eldon Benso had an average age of 22 1/2 years old.



PRESIDENT WALTER... of the Gorham State Bank... in a scene the day of Gorham... the building was... Located on 11 1/2 blocks of the building was completed by the bank in 1926.



Branch Opens

The opening of our branch in Victoria, Kansas, September 9, 2002, enables us to better serve our customers in that area by giving them easier access to their banking needs. The Gorham State Bank in Gorham and Victoria will continue to serve our communities by providing excellent personal service as we have done the last 105 years. With all the changes that have happened with banking practices, technology, and innovations, we maintain our customers are never just a number and pride ourselves in knowing our customer's name.

Present Day

As of December 31, 2009, we are a \$22,000,000 bank with a 5 Star rating, the highest rating that Bauer Financial bestows. We continue to grow and prosper even through these hard economic times. Serving you in Gorham are: Darrell Dortland, Mary McCartney, Traci Parsons, and Janelle Maricle. Serving you in Victoria: Troy Schippers, Bonnie Sander, and Crystal Robben.

The present board of directors are Candace Ball, Troy Schippers, Darrell Dortland, Richard Yost, Robert L. Schmidtberger, and J. Michael Leas. Officers are Troy Schippers, President; Darrell Dortland, Vice President; and Mary McCartney, Cashier.

Spotlight

CoPilot

CoPilot is an innovative software solution that easily documents all types of new loan and deposit accounts with easy-to-read compliant documents backed by personal 24/7 customer care.

Other exciting features include:

- Intuitive workflow to gather just the data needed for the transaction type.
- Robust processing that allows you to make fields required, provides compliance validation at the completion of each screen and includes field-level system help with the ability to add custom field-level help.
- Integrated workflow with optional third-party system interfaces for pulling credit bureau reports, flood determinations, check ordering, core systems and many others.
- Seamless platform of documentation, exception tracking and document imaging with an interface to our BankManager® Elite software solution and electronic signature via digital authentication.
- Best of all, it is supported 24/7 by the ABS Customer Care department, providing outstanding support that our customers have come to expect for more than 40 years.

We are bringing in more customers every month. Take a look at what some of our customers have told us they like about CoPilot:

“We have been using the CoPilot loan documentation system since 2012. Our bank prepares many different types of loans with all kinds of repayment schedules and CoPilot accommodates and handles them without missing a beat.” – Peoples Bank of Red Level, Red Level, Alabama

“Your CoPilot and BankManager® systems have definitely helped us achieve the high level of compliance our Board of Directors expect.” – Citizens Bank of Americus, Americus, Georgia

“I have found CoPilot to be easy to navigate. The system helps located on each screen have been very helpful. I also appreciate being able to add custom helps as necessary.” – LaMonte Community Bank, LaMonte, Missouri

To learn more about CoPilot, request a demonstration today at <https://www.americanbanksystems.com/request-a-demo/>

*****CoPilot coming to Illinois and Florida in 2021*****

Featured Employee



Carl Figgins

Carl is a software developer at American Bank Systems. He has worked at ABS for twelve years. He is the lead developer on BankManager AP software and works on the CoPilot Team as well as maintaining some internal systems. Carl was born in Emporia, Kansas. Carl moved to and grew up in Union City, Oklahoma. Later Carl attended college at the University of Science and Arts of Oklahoma in Chickasha, Oklahoma for software development.

Carl and his wife Nina live in Midwest City, Oklahoma with his mother-in-law Linda, and youngest daughter Nadaley and canine granddaughter, Princess Penelope. He also has two other daughters, Cayla and Cambry. His middle daughter Cambry just completed her corpsman training in the Navy and is about to start her Surgery Technician training in January. Carl is very proud of all three of his daughters.

Carl enjoys traveling (visiting the Great Wall of China with oldest daughter Cayla was a highlight), walking in the great outdoors, and playing Dungeons and Dragons.

Tips & Tricks

by **Cindy Wilhelm, Training Specialist**

System Help

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.

Did you know there is a System Help box on 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.

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

Systems Webinars by ABS

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

CoPilot Loans and Deposits Systems Webinars

**All are Central Time*

Alabama Banks

June 8 at 3:30 pm

July 29 at 10:00 am

August 12 at 10:00 am

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

Georgia Banks

June 8 at 10:00 am

July 22 at 3:30 pm

August 12 at 1:30 pm

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

Iowa Banks

June 29 at 3:30 pm

July 8 at 10:00 am

August 19 at 1:30 pm

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

Illinois Banks ***CoPilot- New for Illinois Banks ***

June 15 at 3:30 pm

July 22 at 10:00 am

August 26 at 1:30 pm

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

Kansas Banks

June 29 at 10:00 am

July 1 at 3:30 pm

August 26 at 1:30 pm

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

Mississippi Banks

June 15 at 10:00 am

July 22 at 1:30 pm

August 12 at 3:30 pm

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

Missouri Banks

June 22 at 3:30 pm

July 1 at 1:30 pm

August 19 at 10:00 am

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

Nebraska Banks

June 29 at 1:30 pm

July 1 at 10:00 am

August 19 at 3:30 pm

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

Oklahoma Banks

June 22 at 10:00 am

July 8 at 1:30 pm

July 27 at 10:00 am

August 17 at 10:00 am

August 31 at 1:30 pm

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

Texas Banks

June 8 at 1:30 pm

June 15 at 1:30 pm

June 22 at 1:30 pm

July 1 at 1:30 pm

July 20 at 1:30 pm

August 10 at 1:30 pm

August 24 at 1:30 pm

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

Welcome Aboard



Amanda McClain
Administrative Assistant

Amanda McClain is the new American Bank Systems Administration/Bookkeeping Clerk based in Oklahoma City. She has more than 15 years of administrative assistant and customer service experience in various industries across the Oklahoma City area. Amanda prides herself in her excellent attention to detail, which makes her the perfect fit to handle billing and other vital administrative tasks that keep things running smoothly. As an animal-rescue advocate, Amanda enjoys volunteering at the Edmond Animal Shelter in her spare time. She has a rabbit and three dogs--two of which are rescues—and she adores spending time with her niece and nephew.



Jessie Nikkel
Director of Customer Experience & Trainer

Jessie Nikkel has worked in the banking industry for 38 years. She began her banking career in the bookkeeping department of a Kansas bank as a senior in high school eventually working her way up through the teller line, customer service area, lending department, and various managerial banking positions, most recently as President of Hillsboro State Bank in Hillsboro Kansas. Jessie is dedicated to providing exceptional customer service to all customers she has the opportunity to work with. In her spare time Jessie enjoys antiquing, shopping, and most of all spending time with her family, friends, and her two daughters and one granddaughter.



Crockpot White Chili
By Seth Hubbard Keeton

- 2 (12.5 oz.) cans Swanson's Chicken
- 2 (14.5 oz.) cans Swanson's Reduced Fat Chicken Broth
- 2 tsp. cumin
- 1 tsp. garlic powder
- 3 Tbsp. dried chopped onion
- 3 (16 oz.) cans great northern beans
- 1 (16 oz.) jar chunky salsa
- 1 (8 oz.) can chopped green chilis
- 1 (16 oz.) shredded cheddar cheese

Combine all ingredients (except cheese) in a crock-pot. Cook on low for approximately 5 hours stirring occasionally until heated through. Serve garnished with shredded cheese on top and your favorite corn bread!

If you have a delicious recipe you would like to share in future ABS BankLine newsletters, please forward a copy of your recipe to greed@abs-ok.com

Copyright © 2020 American Bank Systems, All rights reserved.
Our mailing address is:
14000 Parkway Commons Drive, Oklahoma City, OK 73134
Want to change how you receive these emails?
You can update your preferences or [unsubscribe](#) from this list. If you wish to unsubscribe, please type "Unsubscribe" in the subject line of your Email.