



Citizens
Union
Bank

customer spotlight

citizens union bank

Citizens Union Bank, known fondly to customers as “CUB”, is a community financial institution headquartered in Shelbyville, KY—about 30 minutes outside of Louisville. CUB was founded in 1888 and has been through about everything that can be thrown at a business. From wars and the great depression to terrorist attacks and the recession, CUB has grown and prospered through it all by focusing on their community and going the extra mile to help clients achieve their dreams. Today the bank has 750 million in assets and 16 locations and continues to thrive through organic growth.



one provider, multiple solutions

Ben Wathen, SVP Retail Banking, Citizens Union Bank

Can you tell us a little about yourself and your role with CUB?

I have been in the banking world for 30 years and held various positions both with CUB and before I joined the outstanding team here in 2012. I've served as both a CEO and COO in previous financial institutions but today enjoy my position as a visionary for the branch channel and most importantly a mentor to branch staff.

Day to day, my job is to lead branch employees to implement our customer engagement strategy and ensure the branch design helps them to do this as efficiently and effectively as possible. Most recently that has meant finding and developing technologies that both branch staff and clients can use to help with the customer journey and further our commitment to assisting members of our community reach their financial dreams.



CAFÉ CHIC

As the nature of the retail banking center evolves, CUB branches take on a more modern approach with an open, contemporary floorplan, modular teller counters, and casual conversation areas like Cub Cafe. A large 55" display catches eyes from the front entrance and also maintains a presence as visitors get coffee and discuss finances.

You worked with a previous provider prior to switching to Spectrio. Why did you switch?

Yes, we had a long-standing relationship with another provider but as we began to reimagine our branch channel, we wanted to look at our options. Today there are so many interesting technologies available and it is easy to become enamored with a wide variety of them.



What we discovered, as we continued our research, was that implementing them on their own can create unique challenges. We learned that we did not want to try and build a unique experience ourselves and from scratch. We knew we needed a partner. Spectrio was able to help us understand the impact of each technology and even consult on products they do not offer. In the end, we wanted to have a single source for our in branch marketing technology and Spectrio offered us a clear difference from what we had been receiving. They helped us streamline vendor management, consolidate products and get pricing concessions because of the volume.



WIDE OPEN SPACES

CUB's newest branches feature high ceilings, attractive textures and finishes, and welcoming layouts that encourage friendly conversation and make visitors feel at home. Digital signage screens placed strategically near transaction zones display competitive rates, credit card offers, and information about digital banking options.

Beyond pricing and a single source vendor, what do you see as the biggest benefit that Spectrio provides CUB?

Obviously the quality of the products was of paramount importance to us but we also wanted to work with a company that was in-tune with new technologies and constantly improving. We were impressed with the new feature release schedule from Spectrio. Our bank actively works on our branch network. We are constantly analyzing transaction type, volume, foot traffic and other metrics to determine the appropriate technology for the branch channel. The Spectrio team takes the same approach to continuous improvement by releasing something new every two weeks across their product portfolio and we liked that. They also have relationships with other technology providers both in and out of the financial space and we see that as useful in the future.



What is the most significant feature you are receiving from Codigo that your previous provider did not have?

For us it is not necessarily one feature over another—the system as a whole is best in class. I'd say the biggest advantage of working with Spectrio is that they're continuously adding to the content options in their system. CUB is a local financial institution and we do not have a large marketing department, so the extensive library of HTML5 content that we can easily manipulate to truly represent our brand is critical to the success of our digital signage system. When you look at content on our screens, it looks just like our brand. That was simply not possible before.



ON BRAND, ON TIME, ONLINE

Using Spectrio's online content creation tool, Ben and his team have been able to quickly develop animated graphics for ads and messages that fit their brand without worrying about expensive production or lengthy turnaround times from designers.

How has Spectrio's technology influenced the relationship with your clients while in the branch?

In today's fast moving business environment, consumers expect an immersive and responsive experience that is technology forward. At CUB, we feel responsible to present this experience but without overshadowing the personal relationships that have been the cornerstone of our business since 1888. Spectrio is an important part of that customer experience and they understood how to embed their technology into our culture to help us accomplish this goal.

Since we started working with Spectrio in early 2017, the response has been fantastic from both customers and employees alike. We wish we would have switched years ago.

▲ THANKS, BEN!

