

“ Since implementing the Q2 platform, we have doubled our online users in just two years. ”

—Sandy Elliott, Administrator,
The Fowler State Bank



Fowler, KS community bank improves efficiency, saves money and reduces fraud loss significantly with the Q2 single-platform virtual banking solution.

At a Glance:

- Founded in 1906
- \$67 million in total assets
- 3 branches
- Locally owned and independent, providing retail banking services to their community for more than 100 years.

The Challenge

Located in rural, southwestern Kansas, The Fowler State Bank is the quintessential community bank. Locally owned and independent, they pride themselves on their conservative principles, and on providing their customers “the best management and services available.” So when adoption of their online banking services began to languish, due to an outdated user experience and limited functionality, they decided it was time to make a change. With a largely rural customer base, often living miles from the nearest branch, providing the absolute best digital banking services is an imperative. As is having a partner with whom the bank can count on to develop and support them.

The Goals

The first order of business was to find a true partner, someone with a proven track record of success who would listen to them, and provide a digital banking platform to meet their needs and the needs of their customers. The bank's desire was to provide their customers a digital banking experience on par with the experiences today's consumers have come to expect from the likes of Amazon, Netflix and Facebook. An experience that is customizable, intuitive and consistent, on a platform that is flexible and built to accommodate technology advancements well into the future.

The Solution

After an extensive due diligence process, The Fowler State Bank chose to partner with Q2. The bank cited Q2's culture and sense of a true partnership as primary reasons for their decision. Additionally, the Q2platform's unified user experience provided the cutting edge experience the bank was looking to give their customers, while at the same time providing the bank the flexibility to complement their own business model.

Not only was The Fowler State Bank able to exceed their customers' expectations, but their own as well. The Q2platform enabled the bank to improve the efficiency of their back office processes, reduce the volume of online banking related customer service calls and lower virtual banking fraud loss. They agree that they received more value from the Q2platform than they anticipated, and would recommend Q2 to any financial institution looking to grow with the help of an innovative partner.

The Results

Reduced customer service call volume by more than 50%

Replaced 4 disparate systems/services with the Q2platform

Savings of \$20,000–\$50,000 annually by replacing incumbent systems

Savings of more than \$50,000 annually due to back office efficiency improvements

Reduced virtual banking fraud losses by more than 50%