

United Bank Calls ComplianceOne® Implementation the “Easiest Product Conversion Ever”

Bank Snapshot

Asset Size:
\$450,000,000

States:
Alabama and Florida

17 Locations in Two States

Converting From:
GulfPak

Top Reason for Converting to ComplianceOne:
United Bank was looking for a solution that would drive compliance and support multiple branch locations.

Advice for Other Bankers:
“Make sure that you really understand your products and what your business needs are so that the solution will be configured to meet your specific business requirements. Doing this at the beginning of the process helps the conversion run much more smoothly right from the start.”

After working at United Bank for more than 34 years, Susan Currie has experienced her fair share of product conversions. During the 1990s, United Bank used Bankers Systems’ Loan Processor+ (LP+) for its lending transactions before converting to the GulfPak solution in 2000. In August 2011, the bank underwent another change when it implemented Wolters Kluwer Financial Services’ ComplianceOne® solution.

“Although we have a large staff and multiple locations, this transition wasn’t like any other conversion a GulfPak user has experienced,” said Currie, loan operations manager at United Bank.

“Migrating to ComplianceOne was one of the easiest product conversions United Bank has ever undertaken. We took the time to really understand our products and figure out what we needed from ComplianceOne to meet those requirements, allowing us to get it right the first time.”

While previous experience taught Currie how challenging product conversions can be for employees, Currie’s communication efforts and project plan ensured those involved knew what to expect as well as what was expected of them. Currie also credits Wolters Kluwer Financial Services’ training program and ongoing customer support with helping the bank’s staff quickly adapt to ComplianceOne.

ComplianceOne helps United Bank document its lending transactions quickly, accurately and in compliance with all federal and state regulations. The solution connects the major areas of a financial institution’s lending business through one, easy-to-manage user interface. ComplianceOne is built upon the trusted compliance knowledge and experience behind Wolters Kluwer Financial Services’ Bankers Systems brand and backed by its industry-leading warranty.

United Bank also takes advantage of ComplianceOne’s template feature, which helps ensure that the bank’s multiple locations are providing consistent, compliant documentation to their customers.

“Using ComplianceOne’s templates not only protects us from a compliance standpoint, but they remove the confusion that can come from operating in two states where lending laws might be different. ComplianceOne automatically sorts this out for us,” said Currie. “For banks that don’t have personnel who are compliance experts, these templates are a tremendous selling point.”

For more information on ComplianceOne, please visit WoltersKluwerFS.com/One.

About Wolters Kluwer Financial Services

[Wolters Kluwer Financial Services](#) is a comprehensive regulatory compliance and risk management business that helps financial organizations manage operational, compliance and financial risk and reporting, and improve efficiency and effectiveness across their enterprise. The organization's prominent brands include: FRSGlobal, ARC Logics for Financial Services, PCI, Compliance Resource Network, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS, AuthenticWeb™ and Uniform Forms™. Wolters Kluwer Financial Services supports its global customers with more than 30 offices in 20 countries and is a leading worldwide provider of compliance and risk management solutions for the financial services industry, serving more than 15,000 banking, insurance and securities customers across the globe. Wolters Kluwer Financial Services is part of [Wolters Kluwer](#), a leading global information services and publishing company with annual revenues of (2010) €3.6 billion (\$4.7 billion) and approximately 19,000 employees worldwide. Please visit www.WoltersKluwerFS.com for more information.

About United Bank

United Bank is a \$450,000,000 financial institution that has enjoyed 107 years of service. United Bank has offices in Atmore, Flomaton, Monroeville, Frisco City, Bay Minette, Foley, Lillian, Loxley, Magnolia Springs, Silverhill, Spanish Fort and Summerdale in Alabama. United Bank serves Santa Rose County, Florida in Jay, Milton and Pace. For more information about United Bank, please visit www.UnitedBank.com.

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