

# Hendricks County Bank & Trust puts customers first with Abrigo Community Lending

## Case Study

Like many banks, Hendricks County Bank and Trust (HCBT) is facing growing competition in its central Indiana region. Colin Hinkle, the bank's sole credit analyst, and HCBT President Jerry Orem knew they needed a change to set their bank apart.

"It can be difficult to grow and adapt as a community bank," Hinkle said. "In our region, we have Chase, Bank of America, and Wells Fargo encroaching in our area on top of the local banks we are already competing with. We need differentiators of speed and personalized service to keep our competitive edge. And I believe Abrigo Community Lending can be that differentiator."

Hinkle was seeking more efficient processes for his lending team when he first investigated Abrigo Community Lending, a new lending solution designed for community banks and credit unions. In particular, he wanted a way to work commercial loans faster since they are HCBT's bread and butter. Hinkle knew relationship management and fast service would help his bank stand out. An LOS system seemed like the best investment he could make to ease the burden of manual labor for his staff and provide the speed customers want.

### IMPLEMENTATION AND SETTING EXPECTATIONS

Hinkle had high expectations for Abrigo Community Lending, and confidently began beta testing it in 2023. "We already had an idea of what our process might look like with the software, but after shaping it and molding it to work for us, we can do things we didn't know we'd be able to do," he said. "I'm excited to grow because I know Abrigo Community Lending is scalable and will grow with us."

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HENDRICKS COUNTY BANK & TRUST

### ABOUT HENDRICKS COUNTY BANK & TRUST



Founded in 1908, Hendricks County Bank and Trust Company has been locally owned and operated for 116 years. With five locations in the county, Hendricks County Bank provides outstanding customer service along with the latest technology and innovative products. The bank's employees from the President and Board Members to the customer service representatives are engaged in Hendricks County so they understand the local economy and the areas that are served. Visit the bank's website at [HendricksCountyBank.com](https://www.HendricksCountyBank.com) for more details.

Hendrick County's staff attended Abrigo's Community Lending Live user group, which laid the foundation for adoption, and completed several rounds of training. They began implementation in June 2023 and completed it in November. So far, they have used Abrigo Community Lending for three types of consumer loans. The bank's next step is to move its commercial loan process over to the new system, and Hinkle says their lenders are excited to get started. Now that his team has experienced an end-to-end loan origination system, he says, it would be difficult to go back to their manual processes.

"Auto-import alone is huge for us—simply not having to manually import trade lines from a credit bureau, or pull information from the core, or enter deposit accounts by hand," said Hinkle. "We're even leaning on the reporting to see our loan customers with no deposits and deposit customers with no loans to help cross-sell different products."

## GENERATING BUY-IN WITH INCREASED EFFICIENCY

Having the information they need at their fingertips saves HCBT lenders hours of time per loan. On top of its efficiency, the new loan workflow cannot move forward until each page of information is filled out, leaving less room for error from an auditing and compliance standpoint. Hinkle looks forward to using the software to help branch managers become more confident lenders, particularly in the consumer space where the bank has not put its focus before.

"I think that by getting branch managers involved in training from the start and showing them how easy it can be to do consumer loans, they'll be empowered to be more confident and have structure and support that prevents mistakes. As we get better and faster, I think we'll see some growth on the consumer side."

Abrigo Community Lending has made it possible to cross-train tellers and other staff members in lending roles at the bank. The workflow's simplicity allows HCBT staff to succeed by following the instructions to completion. "It empowers people to want to learn more and gives them upward mobility," Hinkle said.

## SAVING TIME WITH TRUSTWORTHY, ACCESSIBLE DATA

For Hinkle, the time savings and ease of collaboration with Abrigo Community Lending have changed the way he does his job. Instead of sending emails to check up on the progress of a loan, he can go to the software to see exactly where it is in the process and what he can do to get it done quickly. He also spends less time tracking down and reconciling conflicting information. Overall, the efficiency and time-savings equate to a better customer experience.

"I can trust the data in the system, and I can trust the entry methods. There's no comparing two sources that are saying different things because the data is coming directly from the core. I know I can trust what I'm working with and the process I'm using, and that makes it easier to do my job."

## ABOUT ABRIGO

Abrigo is a leading technology provider of compliance, credit risk, lending, and asset/liability management solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes — from anti-money laundering to asset/liability management to fraud detection to lending solutions — empowering our customers by addressing their Enterprise Risk Management needs.

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