

Home State Bank fills staffing gaps and strengthens compliance with Abrigo SAMS

Asset size	Financial Institution Type	Location	Product
\$728 million	Bank	Illinois	SAMS

Summary

Home State Bank, a 100+ year-old community institution based in Illinois, faced a staffing challenge when a key BSA analyst resigned. With more than 250–300 alerts arriving each month, the small compliance team knew it needed immediate support to avoid falling behind on critical monitoring and reporting obligations. By leveraging Abrigo SAMS (Suspicious Activity Monitoring Services), the bank not only bridged the temporary staffing gap but also discovered a long-term efficiency solution. The result was reduced compliance stress, smoother operations, and confidence in regulatory preparedness.

The challenge: Staffing gaps and compliance pressure

When a BSA analyst gave notice, Home State Bank wanted to be selective when hiring a new employee. They needed someone who was a good fit for the team and had the specialized skill set required for the role. The bank also realized that recruiting and training a new staff member could take months, leaving the compliance team vulnerable to regulatory criticism for delayed alerts, CTRs, and SAR filings. Marie Smith, Senior Compliance and BSA Officer, decided to be proactive to avoid regulatory scrutiny.

About the financial institution



Founded over a century ago, Home State Bank is a \$728 million community bank headquartered in McHenry County, Illinois, just outside Chicagoland. Serving both suburban and rural communities, the bank blends traditional hometown values with modern banking services, focusing on personal relationships and deep community roots.

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Marie Smith

Senior Compliance and BSA Officer
Home State Bank

“We were getting anywhere from 250 to 300 alerts a month,” Smith said. “Without immediate support, the backlog would have created a domino effect on our compliance program.”

The team needed a way to maintain alert clearing and due diligence reviews without overloading remaining staff.



The solution: Provisional expertise through SAMS

Home State Bank turned to Abrigo's SAMS team, initially engaging associates to manage alert clearing during the transition. What began as stopgap alert clearing assistance evolved into a sustained partnership. Once a new BSA analyst was onboarded, the bank strategically shifted the SAMS team's role toward enhanced due diligence reviews, outsourcing 20 hours per month of specialized investigative work.

Abrigo's activity monitoring associates integrated seamlessly into the bank's processes, producing high-quality reports while collaborating through SharePoint and monthly check-ins. Smith estimated that taking the same amount of review work back in-house could double the hours needed as current staff adapt to the additional tasks as well as needing to fit the extra work into their already full schedules.

“[The Abrigo associates] are all very experienced, knowledgeable individuals,” Smith said. “They aren't juggling distractions that can happen within the bank, like unexpected phone calls, unplanned research projects, or preparing for audit or regulatory exams. They're focused on the specific tasks assigned.”

The results: Long-term efficiency and peace of mind

The Home State Bank and Abrigo partnership has worked so well that the bank recently signed on for another two years of support. The top benefits of the service include:

- **Continuity and flexibility:** The bank avoided compliance disruptions during its staffing transition and built SAMS into its continuity planning at a custom frequency that worked for its BSA department.
- **Operational relief:** By outsourcing EDD reviews, in-house staff could focus on higher-value compliance tasks and strategic planning.
- **Quality and consistency:** Regulators could not distinguish SAMS team-generated reports from internal work, demonstrating seamless integration.
- **Cost savings:** Outsourcing avoided the expenses of hiring, training, and retaining another full-time employee.

“[Bringing on Abrigo] was like releasing a pressure valve. We could exhale, knowing we had someone who could go in knowing our system.”

Less managing, stronger compliance

For Home State Bank, Abrigo's SAMS transformed a staffing crisis into an ongoing operational advantage. What began as emergency support for alert clearing has become a trusted partnership that ensures efficiency, consistency, and resilience in the compliance program.

“Managing this third-party team is painless because it takes so many administrative tasks out of the equation,” said Smith, reflecting on the SAMS team and the fact that utilizing outside help means that the bank now spends a little less time on annual reviews, professional development, and other management duties. “They're experienced, focused, and they help us stay ahead.”



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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