

Consistency & collaboration: Bank of the Pacific navigates growth with Abrigo LOS

Bank asset size
\$1.2 billion

Product
Loan origination system (LOS)

Results
Consistency

Summary

As Bank of the Pacific grew past the \$1 billion threshold, regulatory and reporting demands increased, highlighting the need for improved operational consistency among its staff and branches across Washington and Oregon. Using Abrigo's loan origination system, Bank of the Pacific improved:

- Consistency
- Cross-team collaboration
- Visibility into the pipeline
- Reporting

The challenge

Years after merging three banks, Bank of the Pacific recognized that some commercial lending staff were still working in silos, with different tools, workflows, and document structures. It's a common situation in financial institutions following mergers.

"We were a small community bank," explained Robin Kleinhampfl, VP, Commercial Operations Manager for Bank of the Pacific. "But since then, we've grown to be over \$1 billion, so regulations have changed, and the things that we need to do have also evolved."

About the financial institution



Bank of the Pacific, a state-chartered and federally insured commercial bank, offers banking products and services to small-to-medium sized businesses and professionals in western Washington and Oregon. The bank has total assets of \$1.2 billion as of March 31, 2025, operating 15 branches in the State of Washington and three branches in Oregon. The bank also operates loan production offices in the communities of Burlington, Washington, and Salem, Oregon. For more information, visit www.bankofthepacific.com.

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Robin Kleinhampfl

VP, Commercial Operations Manager
Bank of the Pacific

Bank of the Pacific wanted consistent loan files for examiners, efficient and reliable reporting for executive teams, and the ability to have colleagues access and pick up work when a team member was out of the office.

However, the varied systems and processes among branches and locations meant credit files from one lender or branch to another might be structured differently. Documents were on local hard drives or in hard copy form. Reports used different data sources and formats.

“It was like looking at apples and oranges and tangerines,” Kleinhampfl said. “It was really hard to measure how we were doing.”

With increased regulatory expectations and a growing footprint, Bank of the Pacific sought a system to align processes and improve transparency across offices and staff.

The solution for consistency & efficiency

“We were looking at how those systems were going to help us ... how they were going to make us more consistent and efficient,” Kleinhampfl explained.

The bank purchased Abrigo’s **loan origination system (LOS)**, and step-by-step, Abrigo helped it gradually transition from manual, fragmented processes to the centralized LOS platform’s capabilities. “One of the things we found for our teams that worked really well is to roll it out one piece at a time,” she said.

The bank first rolled out **credit analysis automation**, with Abrigo pulling in existing spreads. Next, it **digitized the loan application** process and built out workflows for each role and stage of the lending process.

Kleinhampfl said Abrigo’s client education team was critical, working with representatives from across lending to build out initial workflows.

“They did a great job,” she said. “We all sat there for two or three days going through each of the jobs—how they do it and where they go to get information.”

The bank then used the Abrigo platform to consolidate where lenders logged calls to prospects, clients, and centers of influence, providing a more complete picture of the sales pipeline.

But Bank of the Pacific’s improvements didn’t stop there.



“We added the personal credit and business credit reports, and then we brought our ticklers into Abrigo from our core documentation system,” she said. Abrigo helped Bank of the Pacific automate credit memos in the platform, collaborating extensively with internal teams to get the process right.

“Having your credit scores, your financials, and the other information already in there and all in one place so you can bring all of that into your credit memo makes it so much easier,” she said.

With every stage of adoption, lending officers and support teams gained confidence in using the Abrigo platform, she added.



"It's easier when you don't have a dozen passwords to remember how to log on to get your items and then remember how to bring all that information into, say, your credit memo," she said.

Standardized & collaborative results

By standardizing loan workflows and bringing data into a single platform, Bank of the Pacific positioned itself for long-term efficiency and an even stronger regulatory posture. That's vital with assets growing 24% from 2019 to 2024. "The biggest gain that we have is consistency and to be able to support each other," said Kleinhampl. "It doesn't matter where the request is in the process."

The LOS has also enhanced reporting. "For reporting to our executive teams and to the team leads in each of those offices, I think we're able to report things more accurately," she said.

Additionally, Bank of the Pacific is able to track the entire lending process to enable reporting on time to decision and funding.

"Before, we could never tell you how long it took... because nobody was going to take the time to add all those dates [for various stages] in an Excel workbook to be able to evaluate that," she said. "Now we can track some of those metrics."

"We're partners in this."

On top of operational consistency and reporting improvements, Abrigo's customer service has provided great value to Bank of the Pacific since the bank went live on the LOS in 2019, Kleinhampl said. "The Abrigo customer service is by far the best customer service that I have ever experienced in 49 years of banking."

She also values how Abrigo listens to users when prioritizing product enhancements. Between 2019 and 2025, many of the enhancements Bank of the Pacific suggested have been implemented, including one last year, she said.

To a bank focused on partnerships with businesses and within its community, Abrigo's level of engagement has left a lasting impression.

"I feel like we're partners in this," Kleinhampl said. "It doesn't matter who I'm talking to, whether it be part of the sales side, the product team, or whoever it is that I'm working with. I feel like they have our best interests behind the actions that they do."

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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