Case Study

First United Bank and Trust Company reduces fraud review time by 75% with Abrigo Fraud Detection

Asset size	Location	Financial institution type	Product
$580 million	**Kentucky**	**Bank**	**Abrigo Fraud Detection**

Summary

As First United Bank and Trust Company expanded from three branches to seven across four Kentucky counties, fraud became too large and too complex to manage through decentralized manual processes. After establishing a dedicated fraud department in 2024, the bank implemented Abrigo Fraud Detection to automate check fraud monitoring, improve operational efficiency, and strengthen customer protection.

The results were immediate. Daily fraud review time fell from four hours to less than one hour, the bank recovered the software investment within its first two months by detecting approximately $130,000 in counterfeit checks, and staff gained time to focus on fraud prevention, employee education, and community outreach.

The challenge: Growing fraud required a dedicated approach

Like many growing community financial institutions, First United Bank and Trust Company noticed fraud becoming more frequent and more sophisticated as its footprint expanded. Previously, fraud investigations were handled by multiple

About the financial institution

FIRST UNITED BANK AND TRUST COMPANY

First United Bank and Trust Company is a locally owned community bank headquartered in Madisonville, Kentucky. Founded in 1996, the bank recently celebrated its 30th anniversary and has grown from three to seven branches serving customers across four counties. As the only locally owned financial institution in its home county, the bank focuses on protecting customers while maintaining strong community relationships. Learn more at efirstunitedbank.com.

"Abrigo had what we were looking for, but it also has **different modules** that are **easy to add** and that **talk to each other**."

Amy Doner
Vice President and Fraud Officer
First United Bank and Trust Company

departments without centralized ownership, making it difficult to ensure consistent follow-up and identify opportunities for prevention.

When Vice President and Fraud Officer Amy Doner was asked to establish the bank's first dedicated fraud department, one of her biggest priorities was replacing an inefficient review process. Each day, staff manually reviewed hundreds—sometimes more than 1,000—incoming checks within the core banking system. Without image comparison, signature verification, or intelligent alerting, every check required individual attention.

"Fraud was caught in different departments by different people without having the cohesiveness to make sure there was follow-through," Doner said.

The solution: Automating fraud detection while preparing for future growth

After evaluating several fraud detection platforms, First United Bank and Trust Company selected Abrigo Fraud Detection. While multiple vendors offered similar core functionality, Doner said Abrigo stood out for its combination of competitive pricing, responsive implementation support, and the ability to expand into additional integrated risk management solutions over time.

Using image comparison technology and automated alerting, Abrigo Fraud Detection replaced the bank's manual check review process with risk-based workflows that compare incoming items against authorized check stock and signatures.

Although implementation required coordination with the bank's core provider, Doner credited the Abrigo team with providing consistent guidance throughout deployment.

"If there was anything that you needed, someone was going to be there for you," she said. "I don't speak IT, but [Abrigo] helped me understand what to ask for."

The positive implementation experience ultimately influenced the bank's decision to expand its relationship with Abrigo by onboarding additional BSA/AML capabilities.

The results: Faster reviews, significant fraud savings, and more time for prevention

Abrigo Fraud Detection transformed the bank's daily fraud operations. The most significant operational improvement came from automation. Daily fraud review time decreased from approximately four hours to less than one hour—a 75% reduction—allowing the fraud team to redirect time to higher-value work.

Soon after implementation, the solution helped Doner's team detect four counterfeit checks drawn against a recently acquired customer account. The fraudulent checks totaled approximately $130,000. Considering the losses the bank might have faced had it not caught the counterfeits right away, Doner said the solution paid for itself within two months.

"I think **time saved** is the best metric to define success. If I'm doing [manual review] four hours a day, am I going to be able to **get out in the community and educate customers** and our staff?"

Amy Doner
Vice President and Fraud Officer
First United Bank and Trust Company

Beyond fraud detection, the bank discovered additional operational efficiencies. Duplicate check detection was previously performed manually in deposit operations, but Abrigo Fraud Detection automated the process, reducing workload for another department and improving consistency. Using its customizable rules, Doner calibrated the solution to the bank's unique needs, freeing up staff time for more important tasks.

More time to educate customers and employees

For Doner, the greatest long-term benefit has been the time gained to focus on proactive fraud prevention. Rather than spending half the workday reviewing checks, she now has more capacity to educate bank employees, conduct fraud awareness presentations throughout the community, and help customers better understand emerging fraud threats, including AI-enabled scams.

"I think time saved is the best metric to define success," Doner said. "If I'm doing [manual review] four hours a day, am I going to be able to get out in the community and educate customers and our staff?"

Building a scalable fraud program

As fraud continues to evolve, First United Bank and Trust Company views technology as a critical part of protecting both customers and the institution. The bank selected Abrigo not only for its fraud detection capabilities, but also for the ability to integrate additional risk management solutions as needs grow.

"Abrigo had what we were looking for, but it also has different modules that are easy to add and that talk to each other," Doner said.

In the meantime, Doner and her team continue to refine their processes to optimize fraud detection. Abrigo's product support team and annual ThinkBIG conference have been helpful resources for getting the most out of their software.

"There are going to be times when you're not using a new program to the best of its capabilities," Doner said. "By utilizing the educational resources and the peer relationships you can build through the Abrigo Community, you can always learn something that you could do better."

Today, with a dedicated fraud department supported by Abrigo Fraud Detection, First United Bank and Trust Company is spending less time reviewing alerts, identifying fraud more quickly, and investing more time where it matters most—preventing fraud before it affects customers.