

# ATS

## Bank Case Study

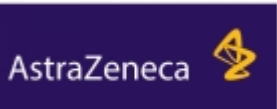
- Capital: \$250 Million.
- Consultancy: Many Solutions.
- Cost: \$21.2 Million Reduction.

30+ Years of Advancing Projects, Boosting Profits, and Cutting Costs.

# ATS Clients



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# Who We Are

- 30+ years serving in the U.S., Canada, the U.K., and Western Europe.
- Phenomenal client list, stories, and case study outcomes.
- Providing capital, consultancy, and cost reduction.
- 1000+ global affiliates, partners, and experts.
- \$10's of Billions results for organizations.
- 28%+ overall average cost savings.

# ATS Organization Details

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**Organization Name:** SP Bank

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**Industry:** Bank, Financial Services

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**Organization Size:** \$5 Billion+ Annual Gross Revenues

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**Client Billable Type:** Fixed Contract, T&M, Performance, Bonus Percentage

# ATS Client Needs



**Client Challenges / Need:** Reduce Costs, Increase Marketing, Create More Sales, and Team Training.



**Solutions Provided:** We conducted some research, gained data, and reviewed the financial status of this bank. We discovered they were in trouble from lower valuations and lower market caps in real estate. We then took this data and implemented solutions.



**Other Outcomes:** Cost Reduction, Increased Market Share, Compliance, SOP Creation and Implementation, Training, Team Development, Capital Increase, and ...

# Client Outcomes: Cost Reduction

- From the initial assessment of potential projects and analysis, ATS went onto conduct several cost reduction projects over a 5-month period, such as:
  - Achieved an annual savings of \$3.1 Million (approximately 42%) for office supplies to all bank locations for a contract term of 2 years.
  - Reduced costs by more than \$1 Million per year (approximately 20%) for janitorial services to bank locations.
  - Improved longevity of copiers by going to a higher quality manufacturer (by 1.2 years), while reducing costs by \$2.25 Million per year for a 3-year contract (approximately 34%).

# Client Outcomes: Cost Reduction Sourcing

- After working for 5 months to source new vendors for a facilities maintenance contract, the client was able to award a contract and implement a master facilities maintenance contract in multiple states for all locations. The driving reason for this project was not only about cost savings, but some of the areas and issues affecting the operations of each location.
- Some of the issues effecting operations were: Some providers arriving a day late; Lack of insurance coverage or no insurance coverage at all; Invoicing errors, paying more than 20 vendors across all regions; and Lack of quality work, customer service issues, warranty problems, work sign off not happening for jobs conducted, and other areas.

# Client Outcomes: Implementation Best Practice, Compliance, Training, & Cost Reduction

- Costs were reduced by \$5.33 Million per year.
- Quality improved because of implementing a master facilities agreement, such as: Service; Response time; Warranty; Compliance; Proper invoicing; and Insurance coverage.
- Creation and implementation of best practice sales processes for personal bankers, branch managers, tellers, and customer service staff, client gain and retention, new market penetration, and sales training.
- Loan and finance compliance training, which included: Lending practices; Proper loan documentation; Consumer and business package checklists; Compliance and disclosure; Lending limit advice; Loan restructuring; Recapitalization; Fair Housing; Flood Hazard (Flood insurance (will the lender take a security interest in improved real property)).

# Client Outcomes: Implementation Best Practice, Compliance, Training, & Cost Reduction

- Small business loans / Community Reinvestment Act (CRA) evaluations.
- Home Mortgage Disclosure Act (HMDA) (Certain loans, amount, location, and borrower identity are required by type).
- Equal Credit Opportunity Act (ECOA) (Business and consumer lending discrimination).
- Fair Credit Reporting Act (FCRA) (consumer protection law) (Applicable for business loans when the lender obtains individual credit reports on the owner or principals in the business).
- Working in accordance with bank Standard Operating Procedures.
- FDIC loan rules and regulations.

# Overall Client Outcomes

## **We were able to reduce costs by \$21.2 Million.**

- We taught compliance understanding in finance and loan processes, which led to tighter controls to be implemented. Security Bank was able to increase sales through loans, investments, new accounts, and other banking services by \$19 Million in two years from the activated sales training and processes ATS taught in the classroom.
- The bank went from being a reactive organization to a proactive team environment resulting in increased sales and reduced costs. The bank was able to achieve this through practical training of both compliance and requirements, and by having SOP's, goals, and action plans outlined. Best practice became the norm in all projects; employees involved in this process became team members with a 180-degree change in atmosphere, responsibility, results, passion, and sustainable practices.
- Capital for M&A, location growth, company expansion.

30+ Years of Advancing Projects,  
Boosting Profits, and Cutting Costs

