



South Texas National Bank,

a \$235 million Laredo, Texas-based bank, knows firsthand the positive impact Aurum Technology can have on the banking industry. A faithful Aurum client for nearly 20 years, STNB has seen customer satisfaction rise steadily thanks to conveniences such as branch automation, telephone banking, and internet banking solutions – all made possible by Aurum.

Headquartered in historic Laredo, Texas, on the banks of the Rio Grande River and across from sister city Nuevo Laredo, Mexico, South Texas National Bank serves over 600 accounts through 600 branches. The region's historic pioneering spirit is an integral part of the attitude and approach South Texas National Bank takes as it uses technology as a basis to offer convenient and timesaving new products and services to its customers.

"We've successfully managed our growth year after year by leveraging technology to improve our capabilities and keep our costs down," Joe Maldonado, senior vice president of the bank, says. Aurum Technology has allowed South Texas National Bank to support its growth, improve productivity, and drive down operating costs, thereby saving time and money.

Customer-Friendly Features Introduced

STNB's relationship with Aurum Technology stretches back to the early 1990s. As the bank was seeking a comprehensive technology solution, its growth strategy changed and expanded. Aurum Technology's imaging and services improved the interaction of the bank's employees with its tellers and customers, as well as the data used to improve its profitability.

Aurum also introduced the bank to the Bank Management Information System (BMS) service bureau which provides the bank a stable computing platform and gives it easy access to customer and bank information. Using BMS' database engine, Navigator, coupled with their imaging system, the bank has powerful online, ad hoc query capabilities. And, since employees can view deposits and paid items online, customer requests are handled in branch offices or over the telephone. All of these features are designed to make banking easier and more convenient for the customer, thereby enabling STNB to maintain a high customer retention rate.

Imaging Produces Many Benefits

South Texas National Bank employees for help in identifying significant trends to help check processing times.



"Our Aurum relationship manager tells us about new technologies before we can see them."



UNIQUE IMAGING ARRANGEMENT OFFERS SOUTH TEXAS NATIONAL BANK

GOLDEN OPPORTUNITIES



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- Joe Maldonado, Senior Vice President, STNB