

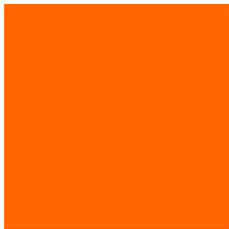
## Case Study



### Central Valley Community Bank

Bank's Ambitions Included a Commercial Banking Focus and Growth Supported by Fiserv Technology

Central Valley Community Bank had an aggressive strategy for expansion through acquisitions and de novo branches. With the support of BankAnalyst® Market from Fiserv to evaluate markets, locations and purchase candidates, bank executives slept well after each decision.



Central Valley Community Bank credits its tremendous growth in recent years to its ability to help customers thrive and the data-based decisions that drove its strategy.

"We rebranded in 2002 and grew from \$150 million to nearly \$1.6 billion in assets and 20 banking center locations through acquisitions and de novo branches," explained James Ford, President and Chief Executive Officer.

#### Turning Insights Into Opportunities

Significant growth such as this requires a significant commitment from bank staff and an understanding of the data behind every decision. Because Central Valley Community Bank services a diverse landscape of urban and rural areas with personal and business services, access to the right data and the tools to analyze it were critical.

Data insights helped the bank rationalize its branch structure and identify which branches to close, relocate or combine.



#### Client Profile

Central Valley Community Bank, with nearly \$1.6 billion assets, is headquartered in Fresno, California and provides personal and commercial banking services from offices in 16 communities within the San Joaquin Valley and Greater Sacramento Region.

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BankAnalyst Market helped remove the guesswork from decisions. The bank used the solution to:

- Perform market analysis instantaneously on any county
- Evaluate key characteristics of emerging and growing markets
- Ensure consumer, commercial and demographic makeup aligned with the operating strategy
- Determine market saturation and review competitive intelligence

The bank's most recent project consolidated two acquired branches into one by identifying an ideal location halfway in between. The bank continued to serve the same market with one branch while reducing expenses.

"No other financial services provider has all these analysis capabilities wrapped together in a single offering," said Ford. "And no other provider has the built-in consultant aspect."

### **An Experienced Bank Advisor**

BankAnalyst Market included support from a senior bank strategist Fiserv who helped with analysis and industry information. In addition to participating in a quarterly call with its strategist, the bank called on this third-party point of view during annual strategic planning with the board. The bank strategist brought key knowledge coupled with easy-to-digest data from BankAnalyst Market that helped direct discussions and decisions.

Open to the public in 1980, Central Valley Community Bank uses the Signature® bank platform from Fiserv along with additional solutions and services, including:

- Advisory Services
- BankAnalyst Market
- Checkfree® RXP®
- Mobiliti Business™
- Nautilus®
- Deposit Solutions
- Relationship Pricing and Analysis

### **Challenge**

Central Valley Community Bank sought a better understanding of its markets and critical data to improve decision-making and accelerate growth.

### **Solution**

BankAnalyst Market provided insight into new market potential, branch network optimization and strategic planning – leading to highly effective approaches and growth tactics.

### **Proof Points**

- Better branch expansion and consolidation analysis
- Maximized earnings growth through a leading data solution paired with a senior bank strategist
- Data-based decisions resulted in successful returns

## **Working Toward the Future**

Central Valley Community Bank's newest endeavor incorporated a new strategy around regions. Instead of managers in retail and commercial, the bank employed geographically focused market executives. Goals will be set and identified by the region, not split between deposits and loans.

"We are integrated beyond belief with Fiserv solutions," said Ford. "Because of this partnership, we turn to Fiserv first."



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