

The logo for Susser Bank, featuring the words "Susser" and "Bank" stacked vertically in a serif font.

# Bank upgrades technology to achieve long-term success

Leaders at Susser Bank knew the organization was poised for significant growth, but they also knew their existing process was not scalable. Bankers had difficulty accessing documents through their core's solution, couldn't integrate new systems and many important processes were still being tracked manually in spreadsheets. Leadership needed a way to finally solve ongoing issues to position the bank for long-term success. They turned to BankPoint and found a solution that would transform their operation, enabling teams to work faster and more efficiently to help the bank achieve new heights.

## Core problems require innovative solutions

"The bank's biggest pain point was their former core system. The outdated technology could no longer meet the needs of today's modern banker. Lenders couldn't easily access images (aka loan records like notes, deeds of trust, etc.) because the document management system was slow and unintuitive. Their provider struggled to add system integrations in a timely or cost effective way, hindering the entire organization's ability to evolve and grow. Overall, limitations with the previous core system created a lot of workarounds and manual processes that made operations slower and less efficient."

"I don't think we realized how much time we spent tracking workflows versus how much time we spent actually doing the work," said Andrew Bredow, Director of Credit Administration at Susser Bank. "As you grow, you can't be spending that time on tracking."

To address these issues, Susser implemented BankPoint's Enterprise Bank Management system, which integrates with their core system to provide a more usable platform to manage information and documents across the bank. As part of this implementation, Susser adopted BankPoint's Loan Pipeline module to track and manage new loans in their pipeline, creating a one-stop-shop for the bank's lending team. Instead of checking six different

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## About Susser Bank

Susser Bank is based in Texas and offers a full suite of personal and commercial banking solutions. For over 60 years, they've provided flexible financial solutions that benefit clients, team members and communities.

- Assets: ~\$1.32 Billion
- Number of Bankpoint users: 140
- Using BankPoint since: 2018

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spreadsheets to check the status of a prospective loan, they simply open up BankPoint and have all the information they need.

"BankPoint is what makes large parts of our operation scalable," Bredow said. "It allows you to track workflow in real time which helps identify problems and bottlenecks faster. That's a big value add for us."

### Disruption proves the value of technology

Throughout the pandemic, Bredow said BankPoint was "the glue that kept our workflow together," providing critical remote access to important systems and data. But the federal government's Paycheck Protection Program (PPP) initiative created a unique challenge for lenders. They needed to process a large volume of loans quickly and efficiently. The bank actually worked briefly with a different banking workflow company that promised an end-to-end PPP forgiveness solution, but found the offering didn't come close to what they needed. So instead, they turned to BankPoint, which was already in production for non-PPP loans. By working closely with the BankPoint team, the bank was able to adapt BankPoint to streamline their PPP-related activities and achieve unexpected success. Ultimately, the bank reproduced approximately 30% of its portfolio size through PPP.

"We were able to outperform our peers in originating PPP loans, which helped thousands of customers," Bredow said. "I don't think we would have been able to execute close to that level if we didn't have BankPoint."

### Trust and support leads to success

Bredow said the support and guidance BankPoint provided was crucial for not only managing change, but also getting buy-in from leadership. When bank leaders had questions, BankPoint delivered timely answers that helped the bank make the most of all their technology investments.

"We had an instant level of trust with BankPoint and they validated their expertise time and again," Bredow said. "Having a strategic partner that we could trust, that understood our needs and the other technology systems we use was invaluable."

Susser has ambitious goals for growth and leaders knew they needed to upgrade their technology systems to achieve future success. After surveying other solutions on the market, Bredow said the choice was clear.

"When we first saw BankPoint, we looked at each other and said, 'This is what we need to grow.'"

Want to see how BankPoint's powerful bank management solution could transform your financial institution? [Schedule a demo today.](#)