



## SECURITY FIRST BANK

Fresno, CA

**Assets:** \$108 Million

**Branches:** 1

**Client Since:** 2012

**Primary Examiner:** FDIC

### The Challenge

The leadership at Security First Bank was very concerned not only about the volume of regulations being issued, but also about whether its people and manual procedures could keep up with the amount of change in the industry. In addition, the imminent departure of the bank's compliance officer compounded the urgency for a viable, long-term compliance management solution.

### Benefits Gained with Continuity

- **Expanded Coverage** — Continuity gives Security First the ability to rely on the guidance of a team of compliance experts it could not afford in house. The technology allows the bank to distribute work previously performed by the compliance officer and recover that annual salary expense. In the end, the solution provides more coverage at less cost.
- **Expense Reduction** — Automation with Continuity has enabled the bank to be much more efficient at managing the generation, tracking and board approval of new policies. While some savings are indirect, eliminating time and labor from the process – and avoiding noncompliance – can mean huge reductions in potential future costs. Having to catch up with regulations can be extremely expensive.
- **Lower Risk** — The Continuity system makes all of the bank's compliance processes very efficient. Employees see what needs to be done, when the work is due and who should do it. This visibility, and knowing that nothing will be missed, effectively reduces the bank's risk exposure.

### Praise for Continuity

*"With everything automated, I'm now fully confident that we are keeping up with compliance; and with access to Continuity's regulatory experts and compliance strategists, we feel like we have a whole compliance team instead of having to rely on a single compliance officer."*

— Robert Hemsath, CEO



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