

BankOnITUSA®

# Bringing Tech into the Boardroom

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Helping Your Bank Win



## Introductions



Dante Tosetti, CEO

Opened in 1965

HQ: Stockton, CA

8 Offices, 100 FTE

\$800MM Total Assets

Joined as CEO in Oct 2024

# BankOnITUSA®

Dave Conne, SVP

Opened in 2003

HQ: Oklahoma City, OK

Serving 254 Community Banks in 32 States

Bankers Private Cloud Offering (24x7 fully US)

Tech Chair for Board of \$1B Bank

**55%**

Bank allocates  
sufficient resources to  
technology and  
innovation

**50%**

At least 1 Director w/  
Technology Expertise

**68%**

Do not measure ROI  
for technology  
projects

**21%**

Experience no issues  
with planned  
technology projects


**10%**

Median budgeted as  
a percentile of Non-  
Interest Expense

**75%**

Expect technology  
spend to increase this  
year.

*Source: Bank Director 2024 Technology Survey*



## What Does Winning Look Like at Your Bank?

ROA

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ROE

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Asset Growth

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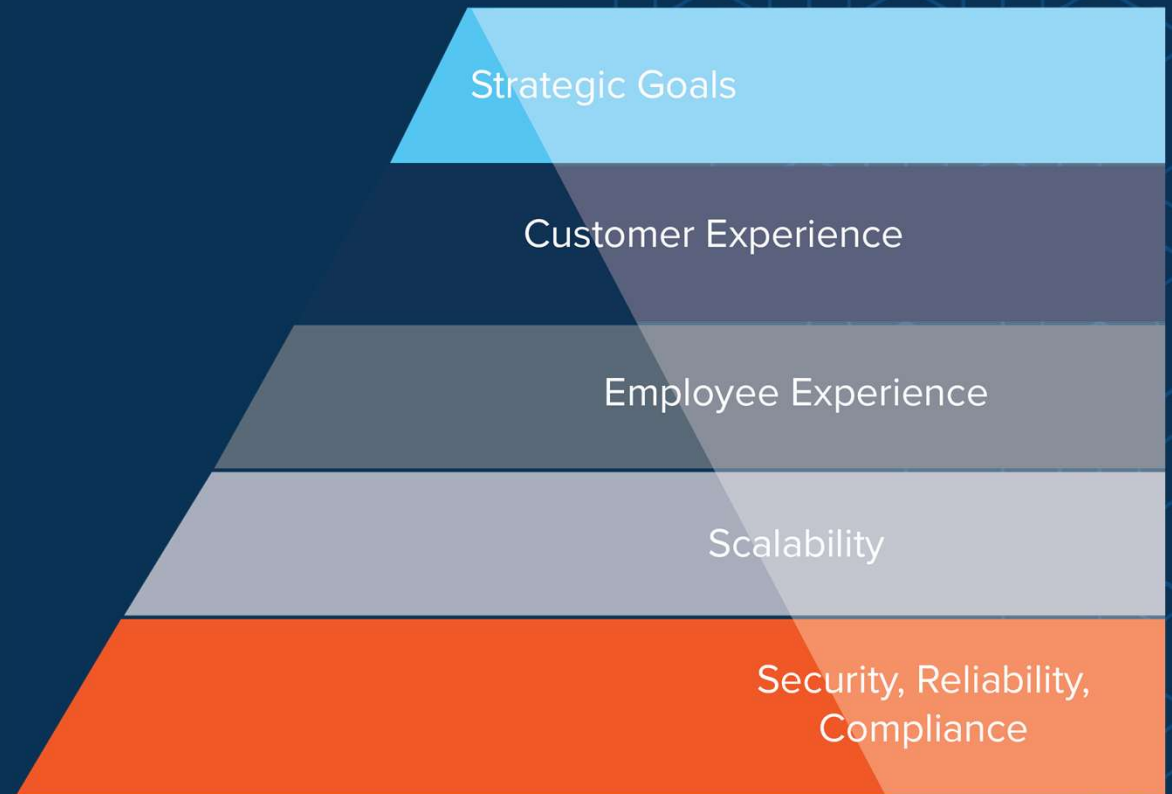
Future Generations

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M&A, Exit

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# Winning Comes from Building a solid Foundation to Achieve Your Goals



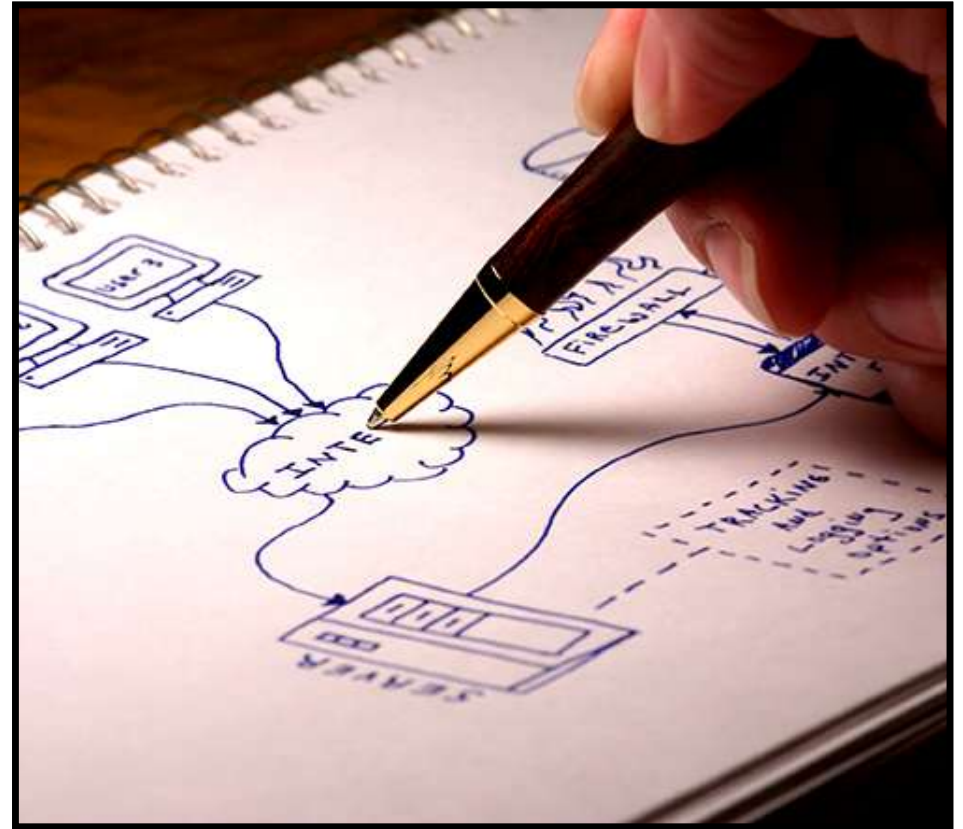
What new approaches to  
assessing technology since  
you joined the bank?



# Many Banks Buy IT as Components

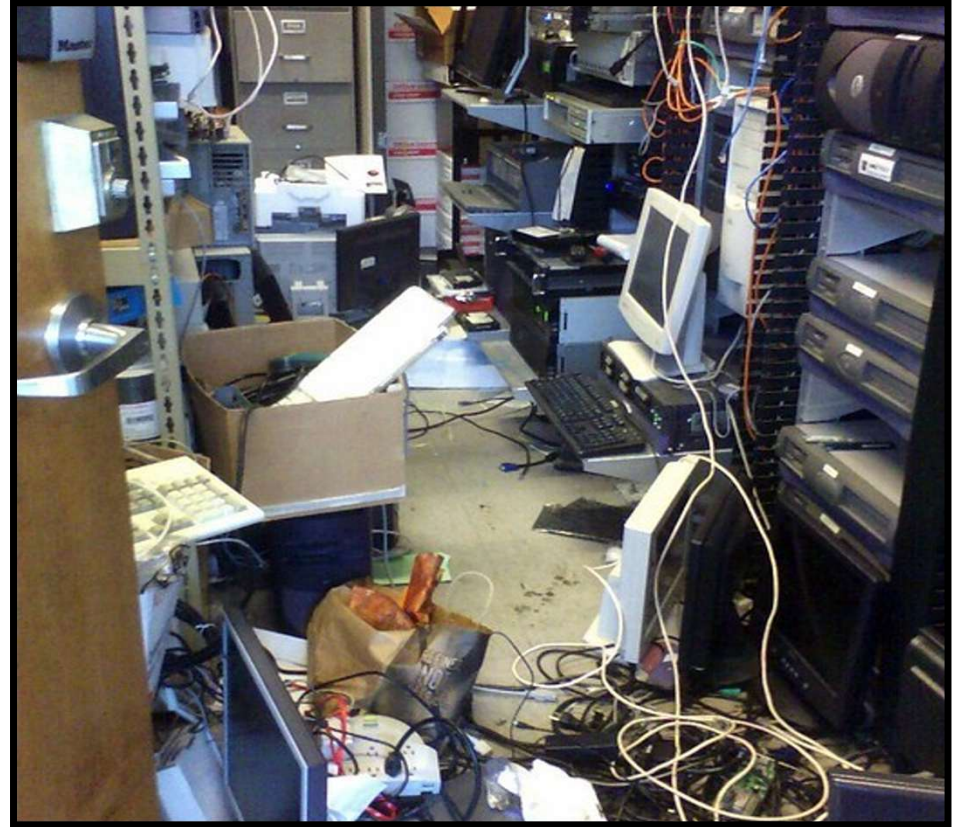
... and assemble the pieces on  
their own.

Sometimes you get the results you  
want...



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... other times you do not.



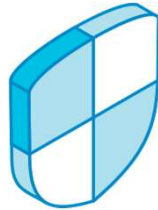


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## IT Should be bought as a solution...



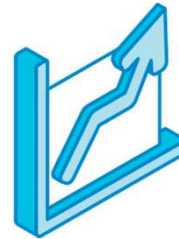
Reliability



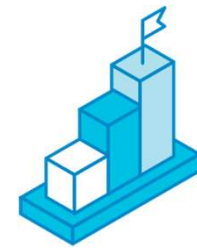
Security



Compliance



Scalability



Achieving More

# Any secrets to working with Technology Service Providers?



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# Unsustainable to do it on your own

- Increased Oversight
  - Must meet Regulatory Requirements & Shareholder Expectation
- Rising Costs
  - Industry Standard has been unpredictable
- We are Bankers, Not IT Professionals
  - Leveraging Service Providers
  - Some really good CIOs & CTOs leading the way
  - Employee Retention Challenge
- Cloud Repatriation
  - Early movers haven't been always been happy
  - New SPOF

# A Shaky Foundation Can Block Your Goals

When distracted by technology operations, you lose focus on critical factors for success: strategic planning, growth, and exceeding customer expectations.

Spending too much time here.

And not enough time here.



Are you integrating Tech into  
your Strategic Plan?

How do you elevate the role  
Tech plays with your  
Execs/BOD?

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## We Need This!

- Loan Origination Systems
- Treasury - Wires / ACH / Payments
- Digital/Online Account Opening
- 360 Customer View
- Infrastructure Scale
- Regulatory efficiency
- Data Intelligence



# Challenges

- Do we have the right vendors?
- Speed to Market and Ability to Rollout
- Moving Digital but retaining manual workarounds
- Alignment – Customization vs Out-of-Box
- Regulatory Changes (costs, time, and compliance).



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# Integrating & Elevating IT

- Active Leadership on the ITSC
  - Executive Representation
  - Reports and IT Accountability
- Board Technology Committee
  - Integration of bank's Strategic Plan into IT Plan
  - Project Roadmap & Budget
  - How do we leverage tech to eliminate friction and drive revenue?
- Operations, Innovation, and Technology
  - IT drives deliver, but BU owns the decision and relationship
  - Reimagining the role – COO, CXO, Chief Innovation Officer
- Getting out of the weeds!
  - Can IT stay out from under the desk and integrate with other areas of the bank?



How do you measure  
success with a technology  
investment at the bank?

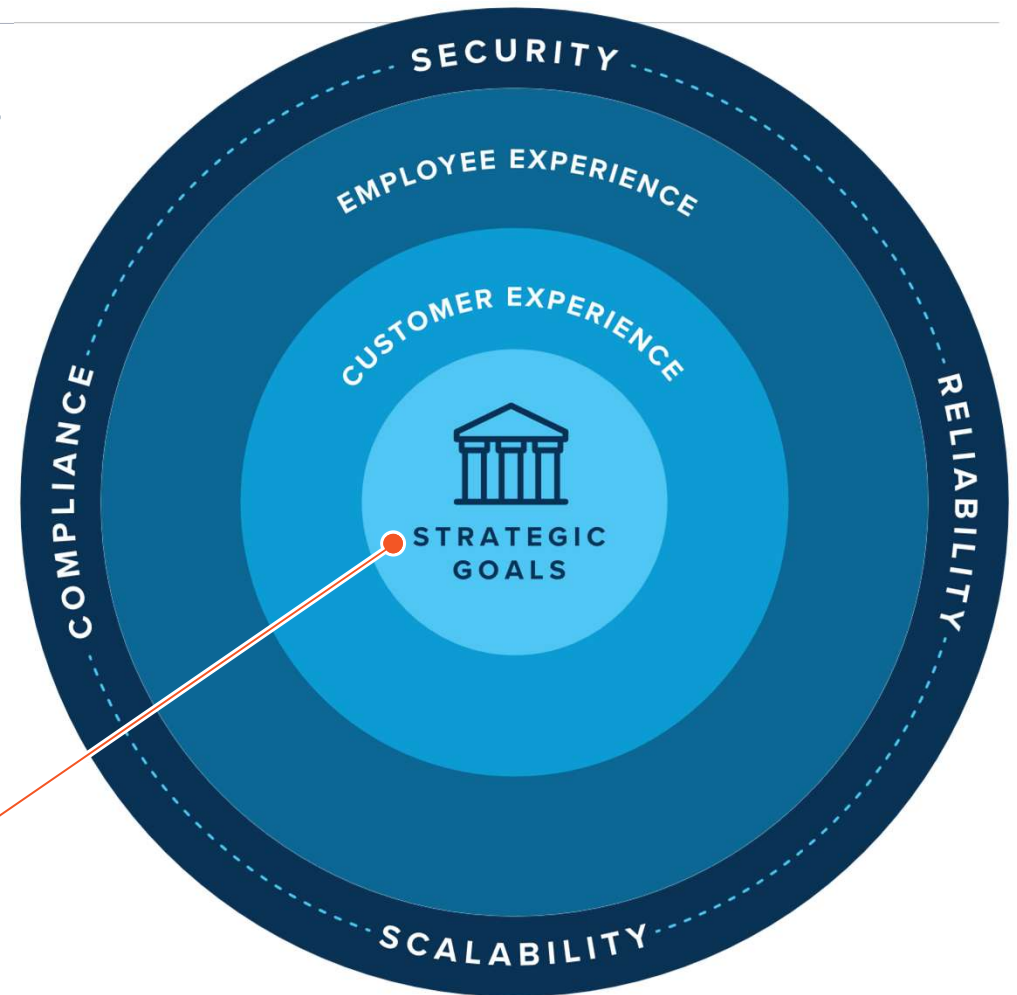
When do you know it's  
working?



# A Solid Foundation Revolves Around Your Goals

To achieve organizational success, your strategic goals must be supported by consistent execution that integrates security, reliability, scalability, and regulatory expertise.

Spend more time here.



# The Power of Community... Stronger Together

As BankOnIT focuses solely on the banking industry, we leverage our expertise and nationwide client network to assess and address emerging challenges before they become problems. This allows us to quickly resolve issues for one client and deploy proactive fortification plans to others.

Working together as part of a community, everyone can accomplish more.

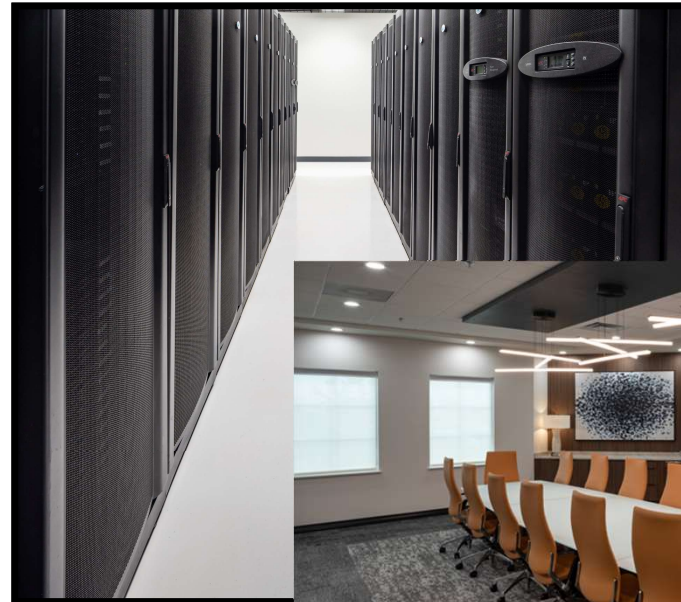


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## Sit Down with Us and Your Peers

Hundreds of bank CEO's have visited and 100% of them said it was worth their time.

See for yourself why BankOnIT is the nation's most capable, comprehensive, and cost-effective solution for bank technology networks.





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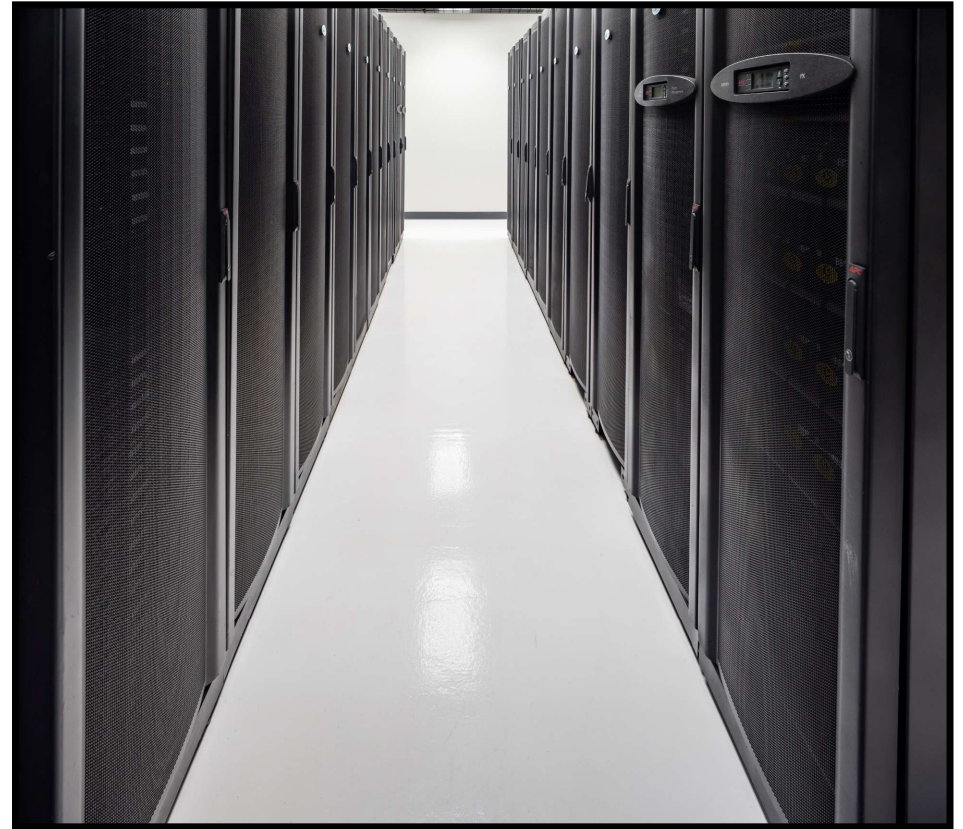
We're Here to Help  
Your Bank Win.

**Dave Conne**  
[dconne@bankonitusa.com](mailto:dconne@bankonitusa.com)  
480-201-4873

Thank You

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## BankOnIT's Bankers Private Cloud® Provides Banks IT as a Service



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## Success Stories

- \$850MM, 150 FTE, Midwestern Bank – Opted for a fresh look with IT Department; Used a privatized cloud built for banks as foundation with BOIT and then promoted experienced Ops Leader to integrate across company.

*“We recognize the importance of technology and the role it plays in the bank's success. We don't want to be IT, but want to be good at IT!”*

\$1B, 70 FTE, Central Bank – Troubles getting through project work to grow the bank where they wanted to be. Well on its way to the pivotal billion-dollar threshold, it had a long list of initiatives to accomplish in support of its go-forward strategy.

*“Project Realignment allowed us to focus on projects that made a customer impact and better setup for growth.”*

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## Success Stories

- \$700MM, 100 FTE, Southern Bank – Built an IT program with Employee Experience as the focus of the company. Lenders would have a different setup and needs than Deposits than Execs. Worked with BOIT on the backend so they could focus on the front end.
- \$2.8B, 320 FTE, Northeast Bank – Rebranded the role of IT at the bank and created a Tech BOD Committee. BU's now own product selection and relationship and ROI tied back to Strategic Plan and Company Vision.

*“We felt like the move not only gave us a better roadmap to valuable partnerships, but also helped us better integrate new employees, new customers, and position us for our M&A path forward.”*