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## **Banking on Technology**

Keeping the pace with technology is an ongoing process, something that businesses of all sizes must take into consideration. The Stephenson National Bank & Trust (SNBT) is proud to announce that it has recently launched its completely redesigned website <https://www.snbt.com/> and new online Mortgage Center. The site features a more functional design, improved navigation, and a portal where consumers can now apply for a mortgage online.

“Technology is advancing rapidly, from how people gather information, to how they use it for e-Commerce. Consumers of all ages are going online for most of their needs, including mortgage loans,” said Marcia Hubert Assistant Vice President of Marketing. “The quicker we keep the pace with these advancements, the more convenient banking options we can offer our communities.”

The SNBT Mortgage Center allows visitors to apply online for a mortgage or home equity loan, get pre-approval, check loan rates, or refinance a current mortgage - 24 hours a day, 7 days a week. Applicants even have the ability to save their unfinished application and complete it at any time. Loan rate shoppers can sign-up to be notified when a rate hits their desired target or receive notices on a daily, weekly, or monthly basis. Plus the SNBT Mortgage Center features online tools such as: mortgage calculators, glossary, an explanation of the application process, and descriptions of available loans.

“Visitors don’t have to worry about the time of day or even the day of week to apply for a loan because we are always open – online,” said John Kakuk Assistant Vice President and Consumer Loan Officer. “Plus, online pre-approval makes homebuying easier when a borrower already knows how much home they can afford before they go house hunting.”

Visitors using SNBT’s redesigned website will also be able to compare checking account options at a glance by viewing comparison charts for both business and personal checking accounts. Plus, online calculators for loans, retirement, budgeting,



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and saving allow users to try out “what if” scenarios on their finances. In addition, the modern, intuitive design will adjust to the device on which it is viewed – computer screen, tablet, or smart phone.

“Overall, we wanted to modernize the design, improve the functionality, and provide a customer experience that reflects our true brand,” explained Hubert. “Our goal rests on minimizing any obstacle to banking. We already provide the traditional online services such as online banking, bill pay, e-Statements, and Popmoney. In addition, we will soon be implementing mobile banking.”

The Stephenson National Bank & Trust is a 138-year old independent community bank with \$750 million in Bank, Mortgage, and Trust & Investment assets under management. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. with a Trust & Investment Office in Marquette, Mich. For more information about The Stephenson National Bank & Trust visit [www.snbt.com](http://www.snbt.com).

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