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Community Banks Keeping Pace with Modern Banking Trends

When the Debit Card was introduced about 30 years ago, it was a technological wonder that a person could make a payment without exchanging cash. Nowadays, the use of Debit Cards has become so commonplace that it has surpassed paper checks as a form of payment.

Banking technology has continued to grow in consumer convenience throughout the last decade alone. Community banks offer products utilizing innovative banking trends using mobile phones, computers, and tablets. Consumers can do everything from paying bills to applying for mortgages from wherever they happen to be at that time.

“Providing convenient banking is more important than ever, which is why we have completely revamped our checking accounts to incorporate the new technology people use for their banking. By incorporating these services into an account, we’re able to provide them without having to charge high fees for that convenience,” said Jeff Myster, Vice President of Retail Banking at The Stephenson National Bank & Trust (SNBT). “By building relationships with our customers that center on technology, we are able to match the banking options that reflect their personal preferences. We give our customers the best of both worlds – the personalization of a community bank that will listen and respond to their needs, yet has the innovative services typically found at larger national institutions.”

With 24-hour access, consumers also want the safety of knowing their private information is being protected. This occurs through multiple layers of security beginning with a password, followed by a pass phrase and image, and most importantly, by firewalls and encryption methods.

“Your money is your most important asset, not only do you want to access it anytime, anywhere, you want to know it is safe. This is a priority for SNBT as well,” said Myster. “We are able to incorporate cutting-edge banking innovations and security. Plus we always remind consumers to be cautious of scams, fraudulent e-mails, and phony phone calls.”

Overall, the evolution in technology has made a huge impact on the way consumers transact their banking. More advancements will be generated as consumers continue to demand greater convenience and more innovation; in turn, community banks will continue to keep pace with their larger counterparts in the adoption of these trends.



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The Stephenson National Bank & Trust is a 139-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.

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