Citizens First Bank

Citizens First Bank Says Goodbye to Costly Data Lines.

As a family-owned bank with roots dating back to 1969, Citizens First Bank is proud of its role in helping people and businesses grow and thrive in their communities. They are pleased to provide jobs and contribute to the vitality of the communities they serve. In an area rich with fertile farmland and hard-working people their love of the land and the community comes through in the services they provide to their customers.

Executive Summary

Company
Citizens First Bank, Viroqua, WI

Location
5 branches total in west-central Wisconsin

Key Applications
Fiserv Precision® (Hosted), Item Image Processing, VoIP

Challenges
Expensive MPLS bandwidth causing network slowdown and disrupting day-to-day branch banking business. Poor (or no) line redundancy increases network downtime

Solution
IronWAN – Ironcore's managed, software defined wide area network (SD-WAN)

Results
- Maximize network availability due to built-in redundancy

- 50% reduction in monthly data line costs

- 200% increase in bandwidth at branches, increasing network speeds

- Increased visibility and centralized management with IronWAN AWARE

Citizens First Bank's Challenge

Accountholders need to think "knowledgeable," "responsive'" and "friendly" when they interact with your bank and your core business. Applications are critical to fulfilling a broad list of customer requests both at branch locations and online. Banks are under tremendous pressure from all sides to prevent network downtime, yet most community banks today utilize single somewhat slow, rather expensive dedicated primary data lines to connect their locations.

Each of Citizens First Bank's branches was connected to the main branch through a combination of 3 Mbps and 1.5 Mbps T1 Multi-Protocol Label Switching (MPLS) circuits as the primary connections. Since MPLS lines do not provide any inherent redundancy, the bank additionally employed a 20 Mbps Internet/VPN as a contingency connection. Unfortunately, outages at the branches were disrupting customer interactions and preventing employees from handling basic services. Shane Ilstrup, President at Citizens First Bank enlisted Ironcore, Inc. to help develop a long-term strategy to optimize bandwidth and create an affordable and reliable wide area network.

> "Prior to moving to IronWAN, our five location bank was spending about $5,600 per month for inadequate T1 MPLS data lines…Since moving to the IronWAN product, our monthly bill has been reduced by about 50%, performance between locations has improved immensely, internet speeds have increased, there is no down time due to the built in redundancy…[which] allows us to continue banking instead of dealing with connectivity issues."
>
> Shane Ilstrup
> President

More Bandwidth and Reliability

Citizens First Bank makes decisions daily that impact the lives of neighbors, friends and community members, and they take that job seriously. As with most growth oriented community banks wishing to deliver the personalized, secure, anytime, anywhere experience for their accountholders, the demand for bandwidth is doubling on average every 18-24 months, so putting off a decision and hoping that MPLS circuits didn't fail was not an option, neither was the idea of simply throwing more money at the problem by adding more very expensive T1 MPLS lines.
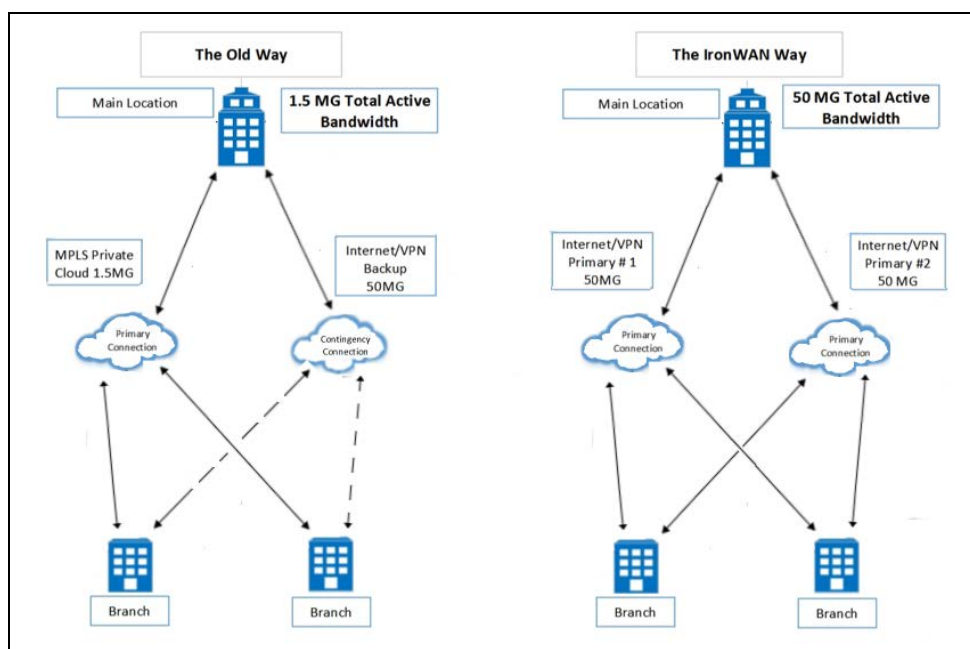
IronWAN to the Rescue

Any wide area network (WAN) must be secure across the line of business, both to protect your bank's credibility and to meet regulatory compliance.

Additionally, banks are now expected to deliver high-bandwidth applications such as item image processing, virtual teller, video conferencing, bulk data transfer and file sharing. Combine that with rising operational costs at each branch and fewer IT staff and this formula undoubtedly complicates the management of traditional WAN infrastructure. As a result, branches cannot always provide the services or the seamless omnichannel experiences that customers expect.

The IronWAN Difference

IronWAN is a software defined wide area network (SD-WAN) that uses at least two data lines at each branch location to ensure connectivity. Ironcore installs 'smart routers' that constantly monitor data traffic, data type, line congestion and other preset parameters to ensure a smooth traffic flow between branches over multiple connections. With IronWAN all data lines are active primary connections continuously being utilized. This means all branch locations have access to the full aggregated amount of bandwidth, at all times. This eliminates the need to over-provision expensive MPLS bandwidth to accommodate traffic spikes and eliminates unused bandwidth that is being licensed only as a back-up failover link. Policies can also be written to grant your most critical applications the highest network priority to ensure the low packet loss and latency to keep priority packets from dropping or degrading.

The Bottom Line

Citizens First Bank met a number of its goals by deploying IronWAN:

- **More Bandwidth** – by swapping lower Mbps MPLS lines for high Mbps DSL circuits.
- **More Reliable** – Two "primary" circuits adds redundancy to all branch locations.
- **Lower Cost** – typically less expensive internet circuits helped lower monthly data line fees by 50%.

About Ironcore

Founded more than 10 years ago by technology leaders from the Fiserv Precision® Data Center Team; Ironcore has developed a national presence helping community banks across the country manage the security, performance and scalability of their hardware, software and network resources. Located in Onalaska, WI our state-of-the-art data center is SOC2 audited and FFIEC examined. Community banks of all sizes rely on the Ironcore portfolio of managed services to maintain a high-performance IT infrastructure that is secure, compliant, robust, reliable and optimized for maximum speed and efficiency.

www.ironcore-inc.com

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