



Prevail Bank

Medford, WI

Founded in 1934, Prevail Bank is a federally chartered savings bank formed by the 2020 merger of Time Federal Savings Bank and River Cities Credit Union. Prevail Bank has offices in nine locations serving North and Central Wisconsin.

“We knew we needed to go digital and modernize our loan document files, but were nervous to coordinate such a large scanning project across our six locations. However, the scanning team at EO Johnson Business Technologies made the process extremely easy and efficient. They worked with us to really understand what we wanted and took time to design a project that achieved our desired end result.”

— Leigh Henline, Chief Credit Officer
Prevail Bank



the challenge

Accessing and sharing information from over 3,600 loan files was a challenge for Prevail Bank (formerly Time Federal Savings Bank). Hard copy records were stored on-site at each of their six offices throughout North and Central Wisconsin. “Moving paper was a challenge. We realized we needed to modernize—to go digital” says Leigh Henline, Chief Credit Officer. “We were starting to feel like we were running out of space,” she added.

Hiring staff or using internal staff to scan records seemed like a logical approach. But what about the logistics? Should the scanning be done at one location, or at each individual site? Scanning equipment would need to be purchased, staff would need to be hired and trained. Someone would also have to manage the entire project—it needed to be consistent. Security was definitely a concern as these were highly sensitive and confidential records. The finished data needed to reside in the FiServ Director system, and the process to get it there needed to be efficient, accurate and seamless.




the solution


The process started with a meeting to establish goals and objectives for the project. Understanding the needs and expectations was essential in designing an approach that would produce positive results, and also would not be disruptive to the customers of Prevail Bank. In-depth site surveys were conducted at each location to determine the total scope of work. Test processing was completed on sample documents with the data successfully imported into the FiServ Director system. Prevail Bank was able to provide a database listing all loans. This fully automated the indexing process, and enabled EO Johnson to confirm that all files received were successfully processed.


Chief Credit Officer, Leigh Henline stated “It was simple, unexpectedly simple. What they could offer, it made sense.” Boxes were delivered by EO Johnson to each location with Prevail Bank staff packaging and taking inventory of each loan file. Nearly 170 total boxes were securely transferred to the Wausau, WI Document Scanning Office for processing. Accessibility to the records was always maintained. “If we needed something, they would send it to us. They were so fast about that. Faster than we could have even anticipated” added Henline.

Completed data consisting of over 410,000 total images was securely downloaded by Prevail Bank with seamless import into the FiServ system. Select hard copy documents with original signatures were pulled during processing and then returned to Prevail Bank for permanent retention. Random files were also delivered by EO Johnson after scanning for quality review. Complete satisfaction in the finished product was the primary objective. When records were ultimately destroyed several months later, Prevail Bank had the confidence that their documents were now safely in their system. Leigh Henline stated, “We didn’t have to hire or train anyone to do the scanning, it saved us a ton of time.”

the results

 **Efficiency:** With loan information digitized and residing in their core system, access to this it is much more efficient for staff at all Prevail Bank locations. This results in a higher level of customer service.

 **Security:** All information is now preserved and protected as part of their regular data backup procedures

 **Space:** Office space once occupied by these records has now been reallocated to fulfill other needs.