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Accessible and Responsive

[First National Bank & Trust](#) has been meeting the banking needs of southern Alabama residents and businesses since 1915. First National has achieved its long history of success through dedication to excellent customer service, as exemplified in the company's motto: "Accessible. Responsive."

FNB&T is a small-town community bank with three branches in Atmore, Ala., along the border of the Florida Panhandle, and another branch in Monroeville, Ala.; another branch is scheduled to open soon Excel, Ala. It offers a host of residential and commercial banking services, such as checking and savings accounts; online banking; personal, commercial and agricultural loans; mortgages; credit cards and 24-hour ATM banking.



When the bank was preparing to create a mini call center for its branches and to expand into Monroeville in June 2006, it discovered that its current phone system was hindering its productivity and not exactly keeping up with the company's motto. The antiquated central system featured a modular set on a single desk. When a customer call came in, there was only one bank employee answering the phone -- resulting in customers either going into voicemail, receiving a busy signal or getting lost altogether.

What's more, Monroeville was not located in the same calling area as the other bank branches, which would increase FNB&T's already high monthly phone bill and long-distance charges. To solve these issues, the bank turned to [South Alabama Communications LLC](#), an authorized [Allworx](#) reseller, for a recommendation on a new telephone system.

After learning about its needs, Mike Carroll from South Alabama Communications suggested Allworx as the best solution. According to Rene Godwin, FNB&T's vice president of retail banking, the proposed benefits of Allworx's Voice over Internet Protocol (VoIP) system were appealing. However, the bank had some concern over how the technology would be received among its customers. "We were definitely interested in Allworx's promised benefits," Godwin says. "We just had to make sure that the system would be intuitive for our customers and for our employees."

After receiving those reassurances, FNB&T moved forward with Allworx. "When you make a purchase like this, the supplier isn't the only important factor, you have to consider who's going to install and service it, too. In the final analysis, we were very comfortable that Allworx and South Alabama Communications offered us a powerful combination," Godwin says.

South Alabama Communications installed the [Allworx 10x](#) and [Allworx 6x](#) servers, along with 66 [Allworx 9112](#) phones at its locations in July 2006, and it quickly delivered cost savings. "Using Allworx, we are currently saving 45 percent in monthly phone service charges over our

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previous local provider, and that includes long-distance charges," Godwin adds. "What's more, we have saved additional dollars by reducing the monthly rental on additional phone lines."

Godwin also reports that Allworx is a perfect fit for the mini call center the bank was looking to create, and the company is benefiting from the ability to manage and swap out phone lines easily. Before employing the Allworx system, something as simple as moving a phone line would require a service call to the provider -- along with a service charge.

"I recently moved my office, and I could not get over how easy it was to move my phone," Godwin says. "Allworx is truly a plug-and-play device. It is so easy to just unplug the phone from one office and plug it in somewhere else -- and you are up and running. This alone has enhanced employee productivity and has also saved us money in service calls."

What presented somewhat of a challenge during the installation -- but ultimately resulted in a unique application -- is the diverse transport of the bank's network. To connect the five bank locations, FNB&T is using Virtual Private Network (VPN) software via the Internet and wireless connectivity through equipment located on top of two of the bank branches.

Godwin says that the installation and transition were seamless. There were no problems at all with the system or with the connection itself -- everything worked perfectly.

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CASE STUDIES

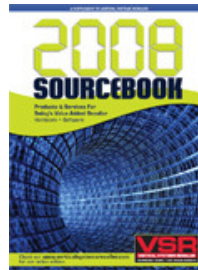


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9/3/2008

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