

Apple Creek Bank Partners With Fiserv to Gain Efficiencies and Deliver Technology Geared Toward a Younger Generation

Bank looks to grow its customer base while maintaining current staffing level

BROOKFIELD, Wis.--(BUSINESS WIRE)-- <u>Fiserv</u>, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Apple Creek Bank, headquartered in Apple Creek, Ohio, has selected Fiserv as its new technology partner. The bank will move to the Precision[®] core account processing platform and add multiple back-office tools, along with services for retail and business customers. The bank, which has \$140 million in assets, wanted a technology partner that would deliver more value for the organization and take time to understand and support its goals.

"The Fiserv team has been very knowledgeable and impressive. They listened and learned about our goals and processes, and then laid out a plan for our new technology foundation," said Richard Miller, SVP and CFO, Apple Creek Bank.
"Whether in the area of loans or deposit operations, Fiserv was able to present multiple opportunities to gain efficiency."

Miller says each of these efficiency gains may save a few minutes, which adds up. The account opening process is one example of a common process that the bank expects to become faster and smoother, creating a better experience for both employees and customers.

Digital banking is another area Apple Creek Bank is looking forward to expanding and upgrading with Fiserv solutions. This includes adding person-to-person payment capabilities with Popmoney[®].

"Apple Creek Bank is focused on reaching younger customers. The bank's leadership understands that its digital presence is key to attracting all customers, and especially younger ones," said Byron Vielehr, group president, Depository Institution Services, Fiserv. "Integrated solutions from Fiserv will help the bank create a consistent cross-channel experience that gives consumers what they need to manage their financial lives, and to do so quickly and easily."

In addition to choosing core account processing from Fiserv in an outsourced environment, Apple Creek has selected Retail Online™ and Business Online™ for consumer and business online banking, Mobiliti™ for mobile banking, CheckFree® RXP® for online bill payment, Director® for enterprise content management, and additional solutions.

Fiserv is the U.S. market leader in account processing services, and more than one-third of U.S. financial institutions rely on Fiserv for account processing solutions and expertise.

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today - financial services at the speed of life. Learn more at <u>fiserv.com</u>.

About Apple Creek Bank

The Apple Creek Banking Company is an independent community bank established in 1904. With over \$140 million in assets, the bank has six branches serving individuals, families, and businesses in Wayne, Stark, Summit, and surrounding counties in Ohio. The bank is owned by local shareholders, many of whom are 3rd and 4th generation shareholders, with a board of directors made up of local business people.

About Fisery

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences that are in step with the way people live and work today. For more than 30 years, Fiserv has been a trusted leader in financial services technology, helping clients achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE *® 500 and has been named among the FORTUNE Magazine World's Most Admired Companies**

consecutive years, ranking first in its category for innovation in 2016 and 2017. For more information, visit fiserv.com.

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