



CLIENT SUCCESS STORY MARQUETTE BANK

Marquette Bank, based in Chicago with \$1.5 billion in assets, has leveraged Baker Hill's commercial loan origination solution to create a more streamlined workflow for loan operations, helping lenders work more efficiently and improving the visibility on the status of loans.

THE CHALLENGE

Based in Chicago with \$1.5 billion in assets, Marquette Bank is a full-service neighborhood financial institution, offering a full suite of consumer and business banking, commercial lending, home financing, wealth management and trust services. As a locally owned and operated bank, Marquette is committed to making sure its customers have the best experience possible each time they interact with the bank. To uphold this commitment, the bank realized it needed to streamline its lending processes, specifically on the commercial side, to generate efficiencies and improve the customer experience.

Initially, the bank did not have a uniform commercial lending process. For credit analysis, employees would use one tool for statement spreading and tracking exceptions while loan officers had their own approach for managing the lending cycle, which included several different renditions of credit memos. Additionally, there was little visibility within the commercial lending process, making it difficult for each employee to gain a complete view of the client and efficiently meet their needs.

THE SOLUTION: BAKER HILL COMMERCIAL LOAN ORIGINATION

To overcome these business challenges, Marquette Bank implemented Baker Hill's commercial loan origination solution in 2013. By leveraging Baker Hill's solution, Marquette has been able to create a more streamlined workflow for loan operations, helping lenders work more efficiently and improving the visibility on the status of loans.

With Baker Hill's commercial loan origination solution, the bank has maintained its framework for automating and streamlining the commercial lending process, managing commercial credit requests consistently and efficiently while minimizing risk. The solution aggregates exposure information and deposit data to give Marquette a complete view of the applicant, helping ensure regulatory compliance. The bank has also optimized its credit memo and approval processes using the solution's workflow automation and business rules while the solution's relationship management features support the growth and development of strong client relationships.

MARQUETTE BANK
Love where you bank

"We have experienced longstanding success using Baker Hill's commercial loan origination solution and are impressed with the direction Baker Hill is taking with its NextGen® platform. Our staff is looking forward to leveraging its latest functionalities, as Baker Hill NextGen® will offer greater flexibility so we can further adapt the commercial lending solution to our specific needs, which will enable us to provide the outstanding experience our customers expect."

Frances Brashares | AVP & Commercial Loan Operations Manager | Marquette Bank

Following its track record of success with the commercial loan origination solution, the bank has renewed its contract and is in the process of upgrading to the latest version, Baker Hill NextGen® for Commercial Lending.

THE RESULTS

Since going live with Baker Hill's commercial lending solution in 2013, Marquette Bank has created a more efficient and consistent workflow for its commercial lending process. Specifically, the bank has improved its credit memo creation time by 25 percent and eliminated more than 70 percent of paper reports, all while enhancing its pipeline process to encourage strategic sales planning and nurture relationships with valuable clients. In short, Marquette Bank is able to effectively address all of its commercial lending needs through the solution and has achieved this without recruiting and hiring additional staff.

Baker Hill's commercial loan origination solution has also increased the bank's visibility of each loan as it moves through the process. The solution ensures relevant client information is readily available for the loan officer while credit analysts are able to maintain insight on each client's relationship with the bank to track any changes in a client's ability to meet loan obligations. Additionally, because the commercial loan origination solution maintains current data and continuously analyzes that data per Marquette's policies, the solution serves as a dependable source for decision-making insights and reporting needs.

Moving forward, Marquette Bank expects to further optimize its lending operations by expanding its relationship with Baker Hill and implementing several Baker Hill NextGen® solutions.

"We have experienced longstanding success using Baker Hill's commercial loan origination solution and are impressed with the direction Baker Hill is taking with its NextGen™ platform," said Frances Brashares, AVP and Commercial Loan Operations Manager at Marquette Bank. "Our staff is looking forward to leveraging its latest functionalities, as Baker Hill NextGen™ will offer greater flexibility so we can further adapt the commercial lending solution to our specific needs, which will enable us to provide the outstanding experience our customers expect."



Baker Hill empowers progressive financial institutions to increase revenue, reduce risk, and drive more profitable relationships. As the #1 provider of member business lending services, Baker Hill serves 500 financial institutions, including more than 20% of the top 150 banks in the U.S.

For more client success stories, visit bakerhill.com/clients or call us at 800-821-8664

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