



relationship monitoring and personalized service



enhanced customer experience



reduction in the time spent deciding

## incrediblebank<sup>SM</sup>

With nearly \$2 billion in assets, IncredibleBank is a Wisconsin-based bank that offers a variety of financial services, including personal and business banking offerings to communities across Wisconsin and Michigan's Upper Peninsula.

### ► The Challenge

In recognition of its high-tech solutions and its commitment to providing a world-class banking experience, IncredibleBank was named “Most Innovative Bank in America” by *Independent Banker* in 2019. To continue building on its reputation as one of the most innovative banks in the U.S., IncredibleBank needed to find ways to evolve and expand its offerings, which included SBA loans. However, the bank had hurdles to address to accomplish its growth goals.

Prior to partnering with Baker Hill in 2021, IncredibleBank struggled with lending process inefficiencies, particularly when it came to data entry. Previously, the bank relied largely on disparate documents and Excel spreadsheets to house customer information. Additionally, the bank wanted to make it easier to collaborate in a remotely and enable other team members to support customers when another lender is out of the office.

### ► The Solution

To achieve these goals, IncredibleBank chose to partner with Baker Hill in 2021, utilizing the Baker Hill NextGen<sup>®</sup> Commercial Loan Origination platform. The bank ultimately sought to offer the same convenient lending experience for commercial clients that a larger bank would provide.

Baker Hill NextGen<sup>®</sup> stood out to IncredibleBank's team for several reasons, with one major differentiator being the highly flexible and configurable solution. With Baker Hill, the bank's team can configure certain aspects of the loan origination platform to align with policies and unique growth objectives. For example, if the bank needs to change certain documents, their team can do this without having to submit a request to Baker Hill and wait for the change to be made.



# CLIENT SUCCESS STORY INCREDIBLEBANK



**We've been able to optimize our lending workflows significantly since partnering with Baker Hill, which has also made hiring and training new team members in a remote environment much easier."**

**Mackenzie Heckendorf**

Vice President  
Business Banking Operations  
IncredibleBank

IncredibleBank also implemented Baker Hill NextGen® Online Loan Application, which gives customers 24/7 access to submit loan applications online. The online loan application portal creates a fully digitized borrower experience. In addition, the bank went live with the Baker Hill NextGen® Client Portal, which simplifies routine tasks, such as submitting legal documents online, and enhances communication between the bank and borrower during the lending process.

► **Results**

Today, IncredibleBank manages business and commercial credit requests in one integrated platform that leverages workflow automation and business rules to simplify the lending process for both the bank and borrowers. With Baker Hill NextGen®, the bank's lenders can now manage loan requests in a single, end-to-end system, whether they are originating a conventional loan or an SBA loan. From data entry alone, the bank has saved five weeks' worth of work. Baker Hill has helped the bank reduce the amount of manual data entry for multiple teams, from their credit team who creates the credit memo, to the operations teams who imports that data to produce the necessary loan documents. Now, IncredibleBank leverages existing data from its core system, which streamlines the renewal process and makes creating credit memos faster and easier. In addition, the bank's customers are seeing faster loan turnaround times. With the recent launch of Baker Hill NextGen® Client Portal and Online Loan Application, the bank expects even greater time savings and workflow efficiencies.

"Baker Hill was an immediate standout vendor for multiple reasons. We wanted a partner who could be nimble with us—staying on top of changes in the industry while keeping our bank's success and our borrower experience top-of-mind. Baker Hill's team has also provided exceptional support following our go-live, helping our team grow with the solution and ensuring we are maximizing our investment," said Mackenzie Heckendorf, Vice President of Business Banking Operations at IncredibleBank. "While we've already realized substantial efficiency gains, we anticipate even more, especially when interest rates go back down. This will position our bank for sustained growth long-term so we can continue providing an incredible experience for customers throughout the communities we proudly serve. Baker Hill NextGen® has proven to be the right solution for us and we look forward to what we accomplish in the future."



Baker Hill is in the business of evolving loan origination by combining expertise in technology with expertise in banking. Built on decades of walking alongside banks and credit unions as they provide vital resources to their communities, Baker Hill NextGen® is a configurable, single platform SaaS solution for commercial, small business, consumer loan origination, and risk management that grows along with you as your business needs change. Baker Hill is lending evolved. For more information, visit [www.bakerhill.com](http://www.bakerhill.com).