



USER SPOTLIGHT

Amy Doll

SENIOR VICE PRESIDENT AND CHIEF COMMERCIAL BANKING & LENDING OFFICER



ABOUT THE FI



HEADQUARTERS

York, Pennsylvania

ASSET SIZE

\$1.3 billion
(as of: September 2022)

NCINO SOLUTIONS

 **Small Business**

 **Commercial Banking**

Get to Know

Amy Doll is the Senior Vice President and Chief Commercial Banking & Lending Officer at PeoplesBank, a community bank established in 1864 with a steadfast focus on building lifelong relationships and delivering exceptional service.

Amy, along with her lending team, strive to understand their clients' needs and provide smart solutions to enable clients to manage their business challenges and opportunities effectively. With over 20 years of diversified banking experience, Amy brings strong leadership and insight to PeoplesBank.

Amy has been a lead in PeoplesBank's partnership with nCino through the roll out of the nCino Bank Operating System® within the bank's commercial line of business, and most recently, the Bank's rollout of the nCino Small Business Solution. Ahead of implementing nCino within its small business line of lending, PeoplesBank developed a well-defined small business lending strategy that included a roadmap of the ideal banking experience for both clients and employees. The Bank's suite of online application and small business products are available to any size business, as long as the loan structure and process meets their needs.



nCino has enabled us to address the unique needs of our small business clients and create a specialized banking experience that supports their goals and growth.

Amy Doll

Senior Vice President, Chief Commercial Banking & Lending Officer at PeoplesBank

We Asked, They Answered

Can you describe your small business lending strategy at PeoplesBank?

We focus on providing guidance to help our business clients be successful. This means we are focusing on more than just pushing a high volume of loan transactions. We want to provide the best banking journey for our small business clients, and with nCino, we were able to bring ease and clarity of processes into that journey.

How are you utilizing nCino to support your small business lending capabilities?

nCino helps us spend less time on transactions and data entry and more time on value-added interactions. Before nCino, our commercial lending team was typing a client’s name 37 different times when processing a single loan. With nCino, everything we type once gets driven through the system. Additionally, we utilize a number of nCino features that enable us to work faster and smarter. With automated decisioning, we can collect eligibility information and credit worthiness up front and get fast decisions back to our clients. Online applications give us data to have more valuable conversations with clients and offer additional solutions.

What were your goals around implementing nCino for small business lending?

We had two ultimate goals from our small business rollout. First, we aimed to improve turnaround time to make approvals within one business day. Second, we wanted significant scalability to bring in 100% growth in our small business loans without adding additional support resources. In the six months we’ve been live, we’ve been very successful in taking deals off the street, helping get to approval very quickly.

“One of the areas where nCino has made the biggest impact for us is the overall start to finish improvements. There have been huge improvements using nCino because we are getting it right throughout the whole processes instead of having to make small changes along the way.”



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Real Results: Before and After Small Business with nCino



Qualification Days

“This represents time the sales folks are building the loan, how long it takes to get information into the system. With nCino, we have prebuilt templates, info is coming in online, which means less keying, and now we spend more time with clients to get details that matter, instead of data entry.”



Credit

“We now see a higher quality of information going into the credit department, and loans being prescored saves a lot of time here.”



Approval

“We’re able to deliver decisions in under one day to our clients because of our efficient processes and auto-decisioning.”

	Before nCino SMB	With nCino SMB
Qualification	5.6 Days	1.5 Days
Credit	3.7 Days	.79 Days
Approval	3.05 Days	.07 Days

Based on results for the month of August 2022