



Allworx delivers dramatic cost savings for Alabama bank



Becky Phillips making a call on the Allworx 9112 phone.

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*René Godwin, Vice President of Retail Banking,
First National Bank & Trust*

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 offering 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. The bank has three branches in Atmore, Alabama, along the border of the Florida Panhandle, and another

branch in Monroeville, Alabama. A new branch will be opening soon in Excel, Alabama.

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 Centrex system was holding it back 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.

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The Challenge

First National Bank & Trust’s existing telephone system was antiquated and the company was spending a lot of money in monthly phone charges. It needed a phone system that would reduce its monthly phone bill, eliminate long-distance charges to its latest branch — outside its current phone service area — and enhance its contact with customers and between bank branches.

The Solution

- Allworx 10x system
- Allworx 6x system
- Allworx 9112 VoIP phones (89)

The Benefits

- Cost savings
- Flexibility
- Productivity

Industry: Banking
Size: 64 employees
Multi-Site: 3 locations
Remote Users: 2
Total Locations: 5

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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. The bank turned to South Alabama Communications LLC, an authorized Allworx reseller, for a recommendation on a new telephone system.

Monthly cost savings of 45%

After learning about its needs, Mike Carroll from South Alabama Communications suggested Allworx as the best solution. According to René Godwin, vice president of retail banking, the proposed benefits of Allworx's Voice over Internet Protocol (VoIP) system were appealing but the bank had some concern over how the technology would be received among its customers.

"We were definitely interested in Allworx's promised benefits," René said. "We just had to make sure that

"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."

René Godwin, Vice President of Retail Banking, First National Bank & Trust

the system would be intuitive for our customers and for our employees."

After getting those reassurances and considering a competitor's bid on a Nortel system, 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."

South Alabama Communications installed the Allworx system in July 2006, and it quickly delivered cost savings and much more.

"Using Allworx, we are currently saving 45 percent in monthly phone service charges over our previous local provider, and that includes long-distance charges," René added. "What's more, we have saved additional dollars by reducing the monthly rental on additional phone lines."

René also reports that Allworx works perfectly 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," René said. "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."

A unique Allworx solution

FNB&T employs Allworx 10x and Allworx 6x servers, along with 66 Allworx 9112 phones at its locations. The bank's Allworx system also features:

- Call Assistant™ software, which lets the bank "live answer" incoming calls and better manage phone traffic.

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"Since the installation of the Allworx system, productivity has definitely increased. Allworx has made working so much easier through its phone system," says René Godwin.

- Call Queuing™ software, which allows individual phones to answer multiple queues and provides continuous monitoring of calls at the computer desktop. Before switching to Allworx, FNB&T did not want to invest in voicemail for every employee at their desks. Now, customers can leave a voicemail with any employee if they want to.
- Internet Call Access™ software, for sending and receiving of phone calls over the Internet.
- Site-to-site calling which enables two branches in different calling areas to

communicate without extra tolls and charges.

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.

Banking on Allworx

FNB&T currently serves approximately 6,500 customers in southern Alabama. As national and local financial institutions continue to compete for customers' banking business, First National will strive to set itself apart as it always has — by continuing to focus on the customer.

Now that it has an Allworx system befitting the 21st century, First National Bank & Trust is banking on Allworx to help it become even more "Accessible and Responsive" to its customers and to deliver additional cost savings, enhanced communication and flexibility — today and into the future. ■

Company Profile

First National Bank & Trust is a small neighborhood bank, serving residents in southern Alabama. The company offers general financial and banking services, such as checking and savings accounts, online banking, loans and mortgages, credit cards and 24-hour ATM banking. The bank has three branches in Atmore, Alabama on the Florida border, and in Monroeville and Excel, Alabama.

To learn more, contact:



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René Godwin, Vice President of Retail Banking, First National Bank & Trust

Allworx in action

The Allworx system can be configured to meet the needs of any business. Our Authorized Allworx resellers work with you to create a configuration that suits your needs and prepares for

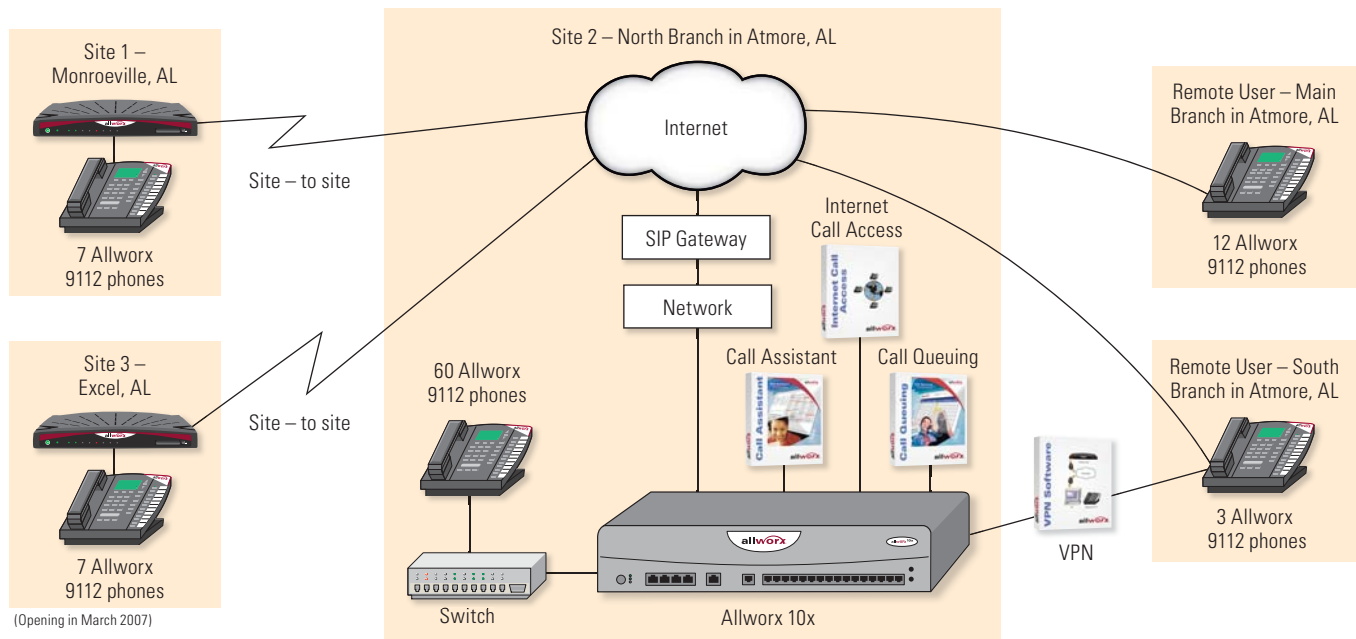
business growth. The configuration shown here was designed especially for FNB&T, satisfying their current needs and building a solid platform for tomorrow's expansion.

First National Bank & Trust – system components

Phone system	Network server	Advanced features	Options
<input type="checkbox"/> Analog phones*	<input checked="" type="checkbox"/> Automated backup	<input checked="" type="checkbox"/> Allworx Call Assistant™	<input type="checkbox"/> Analog station gateways
<input type="checkbox"/> Auto attendants	<input checked="" type="checkbox"/> Email server	<input checked="" type="checkbox"/> Allworx Call Queuing™	<input type="checkbox"/> CO line expansion units
<input checked="" type="checkbox"/> Customer call routing	<input type="checkbox"/> Fax support	<input type="checkbox"/> Allworx Conference Center™	<input checked="" type="checkbox"/> Mirrored disk
<input checked="" type="checkbox"/> Multi-site calling	<input type="checkbox"/> File server	<input type="checkbox"/> Allworx Group Calendaring	<input checked="" type="checkbox"/> Music on hold*
<input checked="" type="checkbox"/> Presence Management	<input type="checkbox"/> Firewall SPI security	<input checked="" type="checkbox"/> Allworx Internet Call Access	<input checked="" type="checkbox"/> Switches*
<input checked="" type="checkbox"/> PBX & Key phone system	<input type="checkbox"/> LAN — PC network router	<input checked="" type="checkbox"/> Allworx Virtual Private Network	<input checked="" type="checkbox"/> T1/PRI gateway
<input checked="" type="checkbox"/> Remote users	<input checked="" type="checkbox"/> MS Outlook Compatibility		<input checked="" type="checkbox"/> Uninterruptible power source*
<input checked="" type="checkbox"/> Unified messaging	<input checked="" type="checkbox"/> Multi-site: <u>3 locations</u>		
<input checked="" type="checkbox"/> Voice over Internet	<input checked="" type="checkbox"/> One Inbox (unified messaging)		
<input checked="" type="checkbox"/> Voicemail	<input checked="" type="checkbox"/> WAN/Internet access		
<input checked="" type="checkbox"/> VoIP phones	<input type="checkbox"/> Web server		

* Integrated from previous non-Allworx communication systems.

First National Bank & Trust – Allworx 10x Configuration



Allworx is a state-of-the-art communication system that integrates a sophisticated phone system, a robust data network and software tools, all working together to increase employee productivity and business revenues. Designed for companies of up to 100 employees per site, Allworx improves communications while simultaneously reducing cost.

Installed and supported by an Authorized Allworx Reseller.



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