

CASE STUDY

Intercity State Bank — \$2.5B in Assets

How a long-standing partnership delivers sustainable core hosting and consistent, reliable support.

A Decades-Long Relationship Shaped by Evolving Needs

For Kari Zeinert, partnership with Navanta (formerly UFS) isn't new—it is decades in the making.

Zeinert has spent more than 33 years at Intercity State Bank, and her relationship with Navanta dates back to the mid-1990s. Over the years, the partnership has evolved, from debit card services and security support to Navanta core hosting in 2019.

"We reached a point where running Fiserv Premier in-house just wasn't sustainable anymore," Zeinert says. "Security, upgrades, infrastructure, it became too much to manage internally."

The move to Navanta hosting core was a turning point. Although the transition felt challenging in the moment, the Navanta team kept her informed and reassured that everything was progressing smoothly.

"They kept telling me, 'This is slick as a whistle,'" she laughs. "And looking back, they were right."

Responsiveness That Builds Trust Over Time

What keeps Intercity State Bank loyal to Navanta is not just technology; it is responsiveness and follow-through that define the relationship.

Zeinert contrasts this with experiences working directly with large providers. "You might wait

days or weeks," she says. "With Navanta, you get acknowledgment, resolution, and follow-through, often the same day." That kind of fast, human follow-through can make all the difference for community banks.



"If you need something resolved, Navanta does not stop at just answering the question. They follow up and make sure it actually helped. They don't take it just one step further, they take it a couple steps further."

Kari Zeinert
VP IT & HR, Intercity State Bank



“The best part of working with Navanta is the relationship.”

Kari Zeinert
VP IT & HR, Intercity State Bank

Long Standing Relationships Reinforce That Reliability

“Some of these people have been with Navanta for years,” she says. “And even the new staff treat you the same way.”

For Zeinert, that consistency matters. It means questions do not disappear; issues do not linger, and the bank is never left wondering what comes next. For Intercity State Bank, the partnership with Navanta continues to provide stability, sustainability, and the confidence that their core environment is supported by people who know their systems, and who know their bank.

About Navanta

Navanta is the trusted technology and services partner for community financial institutions, unifying critical systems, security, cloud infrastructure, and support into one seamless, purpose-built experience. With more than 35 years of banking expertise and a deep belief in the community banking mission, Navanta delivers solutions with heart, soul, and extraordinary service. From managed IT featuring Bankers Private Cloud® to core banking, cybersecurity, advisory, and CRM, Navanta helps institutions simplify complexity, reduce risk, and strengthen daily operations. Navanta empowers community bankers and their people to thrive together. **Go Bankers, Go.™**