

CASE STUDY

Citizens State Bank of Loyal

How proactive planning and hands-on support turned a complex conversion into a confident transition.

Rebecca Biebert has spent nearly a decade at Citizens State Bank of Loyal, overseeing much of the deposit side of the bank. Teller operations, new account opening, digital banking, and cash management all flow through her team. When the bank prepared for a major core conversion in 2018, she was deeply involved from the start.

At the time, Citizens State Bank was managing both its core and technology infrastructure in-house. That setup created growing concerns around cybersecurity and compliance. For a bank of its size, mitigating those risks internally was becoming increasingly difficult.

”

“Navanta went with me to my customer to make sure the issue was addressed. That level of support made all the difference.”

Rebecca Biebert

Deposit Services Officer, Citizens State Bank of Loyal
\$309M in Assets

“Cybersecurity was a big driver for us,” Biebert explains. “Partnering with Navanta (formerly UFS) closed some risk gaps that we simply could not address on our own.”

The conversion required significant preparation. Planning began more than a year before going-live, with detailed timelines and clear responsibilities. Communication with customers was a major focus, especially around changes to digital banking and cash management services.

Navanta helped integrate customer communication directly into the project plan. Notifications, expectations, and timing were all addressed well in advance. When the go-live day arrived, the transition was smooth.

Support That Continued Well Beyond “Go-Live”

Biebert recalls being grateful that systems turned on exactly as expected when the bank went live, but what stood out most came after launch. Navanta had staff onsite across branches, supporting tellers, assisting treasury customers, and helping employees navigate the new system in real time. During a crucial transition period when every moment mattered, that kind of immediate, side-by-side support showed exactly how committed Navanta was to be helping the bank and its customers succeed.

One moment remains especially memorable. During the first week, a large local dairy operation



was running payroll and encountered access issues. With a deadline approaching, Biebert and a Navanta team member worked directly with the customer. At one point, they pulled over in a parking lot, opened laptops using a mobile hotspot, and resolved the issue together.

That level of hands-on service reassured the bank that they had a partner who would stand with them when challenges surfaced. And for many community banks managing change with limited internal capacity, that kind of shared accountability is often what turns a stressful moment into a successful one.

A Long-term Partnership Built on Accessibility and Assurance

Since the conversion, Biebert has continued expanding the bank’s relationship with Navanta as new technology opportunities arise. She values knowing that expertise is always available,

”

“We always have a lifeline. That matters for a bank our size.”

Rebecca Biebert
Deposit Services Officer, Citizens State Bank of Loyal
\$309M in Assets

especially when internal staff are stretched across multiple branches.

For Biebert, the partnership is not just about systems. It is about support, accessibility, and knowing someone is ready to step in when customers and staff need help the most.

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.™**