

CASE STUDY

Port Washington State Bank

How a balanced, relationship-driven partnership supported a community bank's long-term strategy.

A Leadership Perspective Shaped by Familiarity and Fit

When Joan Woldt joined Port Washington State Bank as Chief Operating Officer, she brought with her deep experience in community banking and a clear understanding of the kind of partnerships that work best in smaller institutions. Having previously worked at another bank that partnered with Navanta (formerly UFS), she arrived with familiarity and trust that helped shape early conversations.

Port Washington State Bank is a family-owned, community-focused institution with a culture Woldt describes as personal and relationship-

driven. In her view, that makes the choice of partners especially important.

Woldt contrasts Navanta with larger providers she has worked with in the past. While those organizations offered scale, the relationship often felt distant. With Navanta, she experienced something different.

That interest, she says, shows up in the way conversations unfold. Rather than jumping immediately to products or solutions, discussions focus on understanding the bank's goals and constraints. For Woldt, like many community bank leaders, that approach aligns well with how institutions make decisions.



“Navanta is big enough to bring broad experience but feels small enough to really know us. That balance is important to a community bank like ours.”

Joan Woldt

Chief Operating Officer, Port Washington State Bank
\$1.3B in Assets

The Right Balance of Scale and Accessibility

She also values the balance that Navanta strikes between scale and accessibility.

Port Washington State Bank has worked with Navanta on its core relationship for years, and Woldt sees that foundation as an advantage as the bank evaluates additional service options. Being part of a broad community of peers, she appreciates being able to learn from how other community banks approach similar challenges—a perspective that Navanta brings from decades of industry experience.



A Partnership Aligned with Community Banking Values

For Woldt, the relationship with Navanta feels appropriately scaled to the bank's needs: large enough to offer stability, perspective and experience, yet close enough to stay connected with leadership and culture. That alignment gives her confidence as the bank continues to plan for the future.

As Port Washington State Bank looks ahead, Woldt sees Navanta as a long-term partner grounded in trust, familiarity, and a shared commitment to community banking values.



“They care a little bit more about where you are going with the bank. They are more interested in what your strategy might be.”

Joan Woldt

Chief Operating Officer, Port Washington State Bank
\$1.3B in Assets

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.™**