

CONTINUOUS CHAMPIONS

First National Bank Texas

Headquarters: Killeen, TX

Customers: 1,000,000+

Assets: \$4 billion

Branches: 340



Automation Objectives

First National Bank Texas wanted to eliminate the risk and inefficiency of manually reviewing every HMDA reporting data point. Their compliance team needed a way to:



Improve accuracy and consistency in HMDA reporting



Prepare for expanded CRA and 1071 regulatory requirements



Reduce time-on-task and compliance overhead costs



Maintain high data integrity as growth brought increased regulatory scrutiny

Key Results



Reduced HMDA processing time-on-task by 80% — saving over \$160K annually in overhead costs



Optimized compliance costs while avoiding drastic staffing changes



Eliminated manual verification of HMDA-required fields



Increased capacity to handle more reporting and lending without additional headcount



Increased reporting accuracy and reduced the risk of human error



Embedded automation into existing workflows (e.g., Encompass, QuestSoft) for seamless adoption



“Continuous gave us inherent control and consistency in how we validate data, which is exactly what regulators want to see.”

—Sandy Knight, SVP Compliance, First National Bank Texas

What will you do with Continuous?

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