



For American National Bank Of Texas, It's Not Just The Business Done But Who The Business Is Done With That Counts

The Value of Information

If the content created on the Internet each day could be converted to high-definition movies, it would represent 90 years of non-stop viewing. Statistics such as this are quoted regularly as evidence of the ongoing ramp-up of the information age. Yet, not all that content is information. It might even be true to say that most of it isn't. Information, especially the kind that can help a financial institution uncover hidden costs or find revenue opportunities, is much harder to find.

Robert Messer, Chief Financial Officer of American National Bank of Texas (ANB), is one executive who knows the value of that type of information when he sees it. Robert was first introduced to Strategic Resource Management (SRM) ten years ago by his accounting firm. "The accountants suggested that SRM might be able to help us address some of the expense challenges we had at the time," he said. "When I met them, I immediately understood what they brought to the table – knowledge gained from years and years of helping banks like ours level the playing field with vendors."

Robert liked the way SRM approached him and his bank. He described his initial impressions of SRM in this way: "You can't buy integrity, and you can't buy trust. The people at SRM are easy to read – good people trying to bring value to their clients. People like that are fun to be around and easy to work with."

Debit Card Rebranding Opportunities

One of the areas where SRM felt ANB could add to its bottom line was in their debit card program. SRM used the benchmarking data it maintains and continually refreshes to identify both cost



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savings and revenue enhancements for the bank. Robert and his colleagues at ANB were especially impressed with the way SRM provided them with current information on the status of the project they needed without communicating so much that the process interfered with daily operations at the institution.

"SRM said what they would do, laid each step out in a straightforward way, and then throughout the project did a really good job keeping me informed, but not wasting my time," said Robert. "There were regular project calls but I was not talking to them all the time. They kept the correct distance, got the work done, and kept me advised all along the way."



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Robert added that, “Recently, they came back to us and suggested that conditions in the market had changed enough to give ANB the opportunity to realize additional benefits in our debit branding program. It looks like they were right, again. It is good to work with good folks but it is even better when those good folks know what they are doing and can help you be better at what you do.”

Mergers and Acquisitions Assistance

Given the success of the debit card projects, Robert turned to SRM again when ANB was about to acquire another bank. As is typically the case in these situations, the acquired institution has contracts that the acquiring institution must evaluate to assess

the level of obligation each represented. SRM has helped a variety of institution’s evaluate contracts in this type of situation. Using their benchmarking data and 25 years of experience, SRM can provide banks, such as ANB, with a level of analysis that helps them better understand how the terms and conditions of particular contracts may play out in the event of a merger.

“In working with SRM, there is not a winner or loser – they’re in it for the long haul, and everyone’s going to win,” Robert said. “The partnership is mutually beneficial. We are all better off doing business together. I imagine we will have other opportunities to work together. I certainly hope that is the case.”

About American National Bank of Texas

American National Bank (ANB) of Texas, founded in 1875 in Terrell, is one of the oldest and largest independently owned banks in the state. With assets exceeding \$5 billion, the bank has 30 locations throughout North America. ANB of Texas provides personal and commercial banking services as well as investment services, trust and estate services through its Wealth Management Group and personal and commercial insurance and risk management services through ANBTX Insurance Services, Inc. For seven consecutive years, 2009-2015, ANBTX has been ranked one of the Top 100 Places to Work by the Dallas Morning News.

About SRM

SRM (Strategic Resource Management) has helped 1,000+ financial institutions add more than \$5 billion of value to their bottom line in areas such as payments, digital transformation, core processing, artificial intelligence, cryptocurrency, and overall operating efficiency. SRM – now in its 30th year in business – has lowered costs, created revenue opportunities, increased productivity, and provided a competitive edge for clients in an environment of constant and accelerating change.

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