

# BUCS Federal Bank Achieves Commercial Lending Success with Optimist

## Optimist 7 Case Study

### Customer Profile



**BUCS Federal Bank**  
Owings Mills, Maryland  
[www.bucsfederal.com](http://www.bucsfederal.com)

#### Inmatrix solutions:

- Optimist
- Training & Implementation

#### Key Benefits:

- Spreading Tool
- Projections
- Credit Analysis
- Business Development
- Relationship Management
- Competitive Differentiator



*"Optimist has expanded our reach into the professional advisor community resulting in new business for the bank and enhanced image as being far more than a 'commodity institution.' One example is the praise received from independent 'CFO's-for-hire' who applaud BUCS for being able to create understandable financial communications among the business owners, CFOs, and the bank—all Optimist-driven."*

#### Ken Williams

Vice President, Business Banking  
BUCS Federal Bank, Owings Mills, Maryland.

BUCS Federal Bank, a community bank headquartered in Owings Mills, Maryland, uses Optimist to enhance its commercial lending business. Ken Williams, Vice President, Business Banking, is the executive responsible for the original purchase of Optimist and the internal champion for the 'value-adds' Optimist brings to the bank. Prior to acquiring Optimist, spreading historical data and other credit analysis was conducted using Excel — a limited and cumbersome process when compared to Optimist functionality.

Williams often volunteers his assessment of Optimist as: "Terrific! Optimist is now an indispensable credit analysis and relationship management tool. Repeatedly, we have found Optimist to be the success factor in three key areas: differentiating BUCS from the competition, saving problem loans, and attracting and retaining commercial customers."

Specifically, Williams describes Optimist as a credit analysis tool uniformly used to help underwrite commercial loans. He says:

*"Spreading historical financial data, creating ratios for the loan package, and integrating Optimist-generated Key Performance Indicators into the credit write-up are daily applications that save us time and continually underscore Optimist as a very powerful asset in preparing for loan committee review."*

*"While spreading and projections are valuable Optimist applications, the product really shines in business development and client retention. We are a 'relationship bank' and Optimist builds on that promise by helping us to help customers structure credit solutions that meet their goals while simultaneously satisfying the bank's requirements. That has been the case in situations as diverse as helping an existing troubled credit restructure business strategies and turn disaster into success, to assisting SBA start-ups create projections that make sense and result in loan approvals."*

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Williams sums it up. "At the end of the day, my Optimist checklist includes:

- User-friendly;
- Underwriting time-saver;
- Customer attraction and retention asset;
- Competitive edge; and
- Unique differentiator for BUCS in the markets we serve,

and that adds up to a significant ROI for BUCS."

#### About Inmatrix

Inmatrix Inc. offers a dynamic, interlocking suite of credit risk management solutions for banks seeking to increase their commercial loan businesses. From credit assessment and monitoring of individual borrowers or portfolios to stress testing of business plans, key financial drivers, and credit scenarios, Inmatrix has the tools banks need to achieve superior business results. The company was founded in Melbourne, Australia, in 1999 and has enjoyed rapid global growth with offices now in the United States and Canada.

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