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### **Reliance Bank**

**Larry Edwards:** SVP Operations and Technology

Headquartered in Altoona, PA, Reliance Bank has been serving Blair and Centre Counties for almost 80 years as a true community bank with 7 branch locations. Over the last 12 years Reliance Bank has transformed from a traditional retail savings bank to a commercial bank and in doing so, has amplified their ability to serve customers and how their employees support customers.

### **Company Growth Requires Enhanced Network Infrastructure**

Back in 2002, we still had a basic telephone system and very minimal infrastructure between branch locations. Growing as a viable business bank with a retail banking component, we recognized the importance of technology and the communication link to the success of our services. Finding a telephony solution was of great importance because with multiple locations in separate counties, we found ourselves constantly making phone calls back and forth.

### **Bank Searches for Quality, Flexibility and the Right Price**

We were unsatisfied with our former communications provider in terms of flexibility and price. It was time to search for a new communications provider that could work around our restructuring and also keep our costs down. Lumos Networks was the third communications provider we considered. They stood out to us in terms of quality as well as price. Despite all of the business channels available to customers today for banking, such as Internet and mobile banking, we realized a large percentage of our customers still wanted to utilize the Voice Response Unit (VRU) telephone banking system. The price that Lumos Networks presented made it realistic for us to keep the VRU functioning. By choosing Lumos Networks, we gave our customers the choice of how to reach us – VRU is just one example.

### **Making the Switch to Lumos Networks**

After completing an in-depth communications provider cost analysis and receiving great referrals about Lumos Networks from local businesses, we made the switch in 2005. We selected Lumos Networks because we had the flexibility to integrate them into our IT strategy, they offered a quick turnaround time and presented an affordable price. We could see that Lumos Networks was unbelievably different to work with when compared to national vendors. The implementation process resulted in a smooth transition and a Lumos Networks representative was always made available to us. If we wanted to move a function to a different branch or restructure some of the things we were doing in our main office, Lumos Networks was able to rebound quickly.

### *Reliable Voice Services Interest Reliance Bank for More*

Lumos Networks provides us with voice services over T-1 level circuits including two PRIs with 50 DID's and one Netflex T-1 with 100 DID's. Additionally, we have POTS lines at the outlying branches. Lumos Networks has provided us a solution that we can measure in terms of revenue growth. With Lumos services, we have the ability to communicate quicker and make changes faster; untimely allowing us to better accommodate our customers and their ability to get to us. We have really grown by keeping Lumos Networks in our group. In the future, we will be interested in improving the operation of our communication channels and know that Lumos Networks will be able to offer the right solution.