

# Fiber Enables Security and Stability for Catskill Hudson Bank's Virtual Branches



## Measures of Success:

- Ability to grow without being constrained by geography
- Superb network reliability means customers and staff are not inconvenienced by service disruptions
- High-level network security safeguards that assure customers their data is in good hands
- Rapid product/service deployment enabled by reliable connectivity and stability

Catskill Hudson Bank has grown from its roots as a community bank serving Sullivan County, NY to providing services to business customers across five counties. According to SVP Theodore Tomita III, success comes from merging small-town attention to customers with “a big-bank technology backbone.”

Bank EVP Kevin McLaren says technology is critical because customer expectations have changed: “They don’t necessarily want to come to a brick-and-mortar branch for routine matters. [Instead, they want] the ability to make deposits ...by taking a picture of a check with a phone.”

To respond to today’s business customers, Tomita knew the bank needed better connectivity, reliability and functionality than its existing network could provide. So, he reached out to Spectrum Enterprise.

## A vision of “one network, one brand” for growth

Tomita was charged with implementing the bank’s information technology vision. Using his

unique design, he created a state-of-the-art infrastructure under one network and one brand. Today, the Spectrum Enterprise solution includes an Ethernet Private LAN (EP-LAN) connecting more than a dozen bank branches, with circuits ranging from 10 to 50 Mbps depending on the branch location’s needs. Two of the more than a dozen locations also have 50 Mbps Fiber Internet Access (FIA) from Spectrum Enterprise that provides symmetrical and dedicated fiber-based Internet access. PRI provides IP-enabled voice services and Spectrum Business TV adds to the ambiance in many of the branches.

Tomita says the stability of the Spectrum Enterprise network and its consistency in speed allowed an extremely robust server infrastructure that connects all branches with fast and efficient compression ratios for data transfer. The technology backbone supported by the Spectrum Enterprise EP-LAN also enables high-grade encryption, allowing Catskill Hudson Bank to achieve new levels of efficiency, beyond what was previously possible.

## Client Profile:

- Company:** Catskill Hudson Bank  
**Industry:** Financial  
**Services:** Ethernet Private LAN (EP-LAN), Fiber Internet Access (FIA), PRI, Spectrum Business TV



Theodore Tomita III, Senior Vice President, Chief Technology Officer; Kevin McLaren, Executive Vice President, Chief Administrative Officer, Catskill Hudson Bank

*“The most important thing... is that we’re here for our customers... We have not had any down time in our branches, so customers don’t have to... be inconvenienced.”*

—Kevin McLaren



## More reliable, even with 30x more data flowing between more branches

With the previous network, operations at a branch every few days came to a halt due to connectivity issues or overloads. With the Spectrum Enterprise solution, the bank hasn't experienced either issue. Tomita adds, "we're pushing over 30 times more data over our network than we were on the previous network."

## Flawless scores on audits and reviews

Despite the volume of calls and data flowing across the EP-LAN, Catskill Hudson Bank maintains high security standards. Every branch acts as a failover for any other branch and each can feed multiple data centers and multiple outlets to the bank's core providers. Tomita notes that because of their network's speed and capacity, they can run bandwidth-heavy security applications like log correlation and real-time vulnerability scanning "during the busiest time of day without anyone even knowing its happening."

While the high-level of security offered by the private network and Tomita's own additional safeguards are key considerations in the audit process, it is the overall quality of the network that has earned Catskill Hudson Bank *flawless* ratings.

## Deploying services 10x faster

Tomita has worked in other organizations where it took a year to determine if a product could even operate within a network's bandwidth, infrastructure and security. By contrast, the Spectrum Enterprise solution enabled Catskill Hudson Bank to roll out a massive customer-service feature in under 30 days.

## Remarkable reach for a community bank

The network's scalability also supports rapid growth, allowing Catskill Hudson Bank to add branches far outside its original footprint.

"The way our old network was built," Tomita says, "branches were 15 minutes apart. . .

With this new design, we can put a branch anywhere." Today, Catskill Hudson Bank is redefining the term community bank, with its furthest branches now located three-and-a-half hours apart.

Plus, Catskill Hudson Bank can reach even further, turning any customer location into a virtual branch. Tomita says this means "we can walk into any business, give them a scanner, provide software, and their computer becomes a bank terminal." Without ever leaving their office, business customers can take advantage of a host of services, including RDA (remote deposit anywhere) and RDC (remote deposit capture).

**"At the end of the day," says Tomita, "it's really our network, branch network and geographic reach that... have changed the entire focus of the bank while [enabling us to remain] true to our roots."**



With a robust, scalable fiber network from Spectrum Enterprise, it's easy for Catskill Hudson Bank to expand its community footprint by opening satellite offices such as this branch in Malta, NY.

***"I set out my guidelines... and TWCBC (TWCBC is now Spectrum Enterprise) came back and said, we can meet every one of these... I couldn't even tell you the level of success that it's been... We haven't had [overload or connectivity issues]. On top of that, we're pushing over 30 times more data over our network than we were...on the previous network."***

***—Theodore Tomita III***

## About Spectrum Enterprise

Spectrum Enterprise, a division of Charter Communications, is a national provider of scalable, fiber-based technology solutions serving many of America's largest businesses and communications service providers. The broad Spectrum Enterprise portfolio includes Internet access, Ethernet access and networks, Voice and TV solutions extending to Managed IT solutions, including Application, Cloud Infrastructure and Managed Hosting Services offered by its affiliate, Navisite®. Our industry-leading team of experts works closely with clients to achieve greater business success by providing these right fit solutions designed to meet their evolving needs. For more information, visit [enterprise.spectrum.com](http://enterprise.spectrum.com).