

Isabella Bank powers network with ultra-high speed fiber backbone

Centralized voice service and DDoS protection add value to Spectrum Enterprise partnership

Whether instantly moving vast quantities of data or managing voice traffic at 31 locations, Isabella Bank enjoys the benefits of a highly adaptable fiber network anchored by an ultra-high speed wavelength circuit that can transmit data at 10 Gbps (gigabits per second).

Isabella Bank serves towns and cities across central Michigan, from Big Rapids to Saginaw to its headquarters in Mount Pleasant. Its technology partnership with Spectrum Enterprise includes centralized voice services and protective monitoring against DDoS attacks.

“Having the right network gives us the connectivity we need to serve the needs of our clients and our employees as well as meeting all our regulatory requirements,” says Jordan Leasher, Network Manager, Isabella Bank. “Having the support of Spectrum Enterprise checks all those boxes.”

Leveraging an ultra-high speed backbone

The partnership with Spectrum Enterprise incorporates not one but three different types of circuits. Together they provide Isabella Bank with a network designed to better serve the needs of every branch office, every bank employee and every client.

At the core of this network is a circuit delivering ultra-high speed data from the main data center to a backup center elsewhere in the state. This capability to move vast amounts of critical, sensitive information in milliseconds is realized using [Wavelength Services](#). This Wavelength circuit seamlessly delivers data transmission speeds of 10 Gbps, and be readily scaled up to offer speeds as fast as 100 Gbps.

In a business where critical information is in constant flux, having the flexibility and control to preserve vast amounts of data and be able to access them instantly are musts. A capacity to implement full and incremental backups was achieved with the Wavelength circuit installation.

“With the Spectrum Enterprise network, we don’t have the outages we had before,” Leasher explains. “There’s no packet loss, speed loss or drops. Our data centers are many miles apart, but with Wavelength it’s like having them right next door to each other.”


Branch offices across the state channel this data flow via individual circuits that together act as point-to-point private lines. Using [Ethernet Services](#), these circuits make up



Isabella Bank in Michigan quickly moves vast amounts of data by leveraging Wavelength Services from Spectrum Enterprise. This helps address regulatory compliance concerns while better serving their personal and business banking clients.

Client profile



Member FDIC  Equal Housing Lender

Company

Isabella Bank

Industry

Financial Services

Services

Wavelength Services
Ethernet Services
Dedicated Fiber Internet (DFI)
DDoS Protection
Enterprise Trunking

Overview

- Isabella Bank is a community bank operating out of 31 locations across central Michigan. They required a faster, more reliable network to meet their growing needs.
- To form the backbone of a new Isabella Bank fiber-based connectivity network, Spectrum Enterprise installed an ultra-high speed Wavelength circuit supported by Ethernet and Dedicated Fiber Internet (DFI) circuits.

Outcomes

- The new network allows Isabella Bank branch offices and data centers to communicate across a secure line, expedite customer service and reduce costly delays.
- Information backups critical to customer service and regulatory oversight are faster to process and easier to control.
- Isabella Bank constantly monitors network traffic to prevent distributed denial-of-service attacks with the inclusion of DDoS Protection.
- Highly scalable, cost-effective phone service for all Isabella Bank locations, with consolidated billing, was achieved using Enterprise SIP Trunking.

Why it matters

- Isabella Bank can develop highly mobile solutions while employing the power of big data to better serve Michigan families and enterprises.
- Isabella Bank counts on a more reliable and secure voice communication system that can be scaled to grow.
- Having the service support and expertise of Spectrum Enterprise enables Isabella Bank to make fuller use of new technology solutions.



With 31 locations across central Michigan, Isabella Bank counts on reliable connectivity. A network of Ethernet Services and Dedicated Fiber Internet (DFI) circuits helps keep all offices working together.

a hub-and-spoke network that can be adapted to suit the bank's changing needs.

When a new branch office is opened, Isabella Bank has only to add another Ethernet circuit at the location to link up with the rest of the network. If capacity at a specific location requires expansion, circuits do not have to be removed and reinstalled, only adjusted to facilitate additional bandwidth.

Access to the internet is kept entirely apart from this network and relies in large part on two [Dedicated Fiber Internet \(DFI\)](#) circuits installed at bank headquarters. These circuits

“Whether it is downloading an application or browsing the internet, we don’t have the loading times and the wait that we had before we switched to Spectrum Enterprise. It speeds up the customer experience.”

- Jordan Leasher, Network Manager, Isabella Bank

include service-level agreements (SLAs) guaranteeing 100% uptime.

“Regulatory compliance and security are both critical for Isabella Bank,” notes Christopher Cioban, National Account Manager, Spectrum Enterprise. “Ethernet circuits are not only fast and reliable, they don’t touch the public internet, which makes them ideal to the bank’s needs.”

Working to prevent tomorrow’s cyberattack today

While its new internal network is not accessible via the internet, Isabella Bank is still focused on proactively managing its cybersecurity needs. This includes preventing Distributed Denial of Service [DDoS] attacks, which seek to overwhelm a network, application or service with malicious queries and requests. In just a few years, DDoS attacks have become a major threat to the financial sector as well as for all businesses who rely on having an online presence.

What Isabella Bank needed was 24/7/365 monitoring that identifies anomalies in traffic to prevent volumetric attacks designed to



Isabella Bank customers know they can count on a secure and stable online experience. With DDoS Protection in place, the bank enjoys 24/7/365 managed-services support against the continuing threat of volumetric attacks.

create wholesale service disruptions. They chose [DDoS Protection](#), a managed service from Spectrum Enterprise which analyzes site traffic specifically to detect and mitigate DDoS attacks.

“It’s one less thing for us to worry about,” Leasher explains. “Because Spectrum Enterprise does the heavy lifting, that means one less piece of equipment we have to monitor and maintain, but also the extra eyes of Spectrum Enterprise technicians to detect those threats.”

Combined with their use of private Ethernet connections at individual offices, Isabella Bank is able to run its bank operations in greater safety, with network exposure to the internet limited to places where threats can be exposed and contained.

SIP trunking lines eliminate voice headaches

Introducing a new network spurred interest in other improvements. Isabella Bank wanted to enhance voice services at all its banks. The copper lines they relied on were

often unreliable and easily damaged. Cioban suggested a more flexible and sturdy communications network that could be managed from a central location.

Designed to be scalable and cost-effective, [Enterprise Trunking](#) brings together all Isabella Bank voice services under an internet-based system adaptable to existing telephone hardware. Enterprise Trunking is scalable, flexible and also comes with a SLA guaranteeing 100% uptime.

“Spectrum Enterprise gives us more capacity to do things, maybe not that we couldn’t do them before, but now we can do them with less headache and downtime. More reliably, too.”

– Jordan Leasher, Network Manager, Isabella Bank

Having centralized control is one benefit: “Enterprise Trunking enables them to centralize all their call flows from the branches,” notes Jacob Brokloff, Sales Engineer, Spectrum Enterprise. “Because it incorporates the same type of hub-and-spoke network design they have for Ethernet, it is easier to scale and control.”

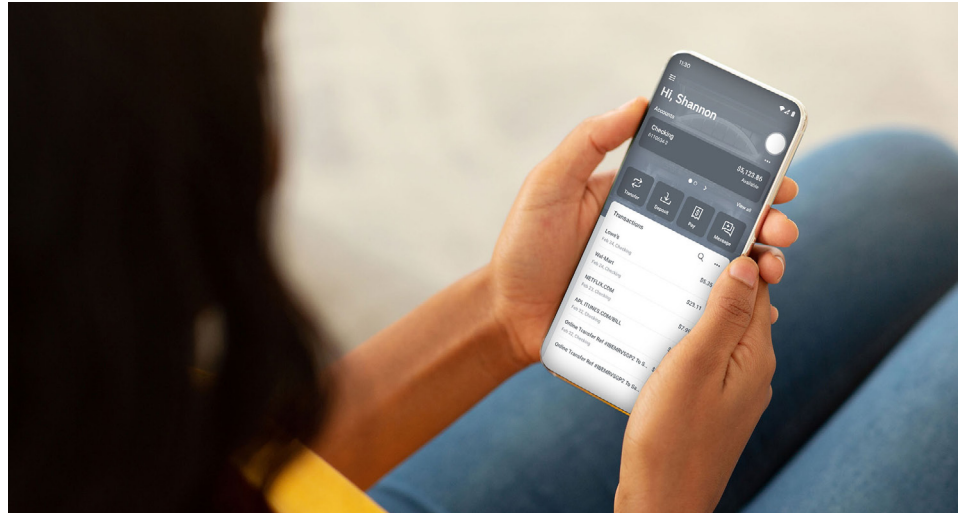
With centralized call flows, Isabella Bank can expedite customer service by routing multiple callers to additional open lines, reducing the delay of getting a busy signal or an answering machine. This helps keep Isabella Bank proactively engaged with their clients and prospects.

Another benefit is the enhanced quality of service: “It’s the reliability, the clarity and the flexibility of being able to manage all of our phone lines from one endpoint, so we don’t have discontinuous lines at each branch,” Leasher says. “Whether it was a squirrel chewing on a copper line or water getting into an old pedestal, we were susceptible to more outages. Today our fiber-backed Spectrum Enterprise system connects all our branches and terminates at a central location.”

A partner to depend on

Leasher has worked with several service providers over the years. With Spectrum Enterprise, he found a technology partner he could trust to best serve the sensitive needs of Isabella Bank.

“Ultimately what it came down to was the reliability of the circuits, their comparative cost and just overall troubleshooting,” Leasher notes. “I had been dealing with service providers who put me through endless call trees. On the rare instance we have an outage now, we get a Spectrum Enterprise



From their many ATM machines to their mobile banking apps, Isabella Bank is ready to meet customers wherever they live. Having a network supported by Ultra-High Speed Data ensures the right information is always at their fingertips.

engineer right away who's knowledgeable and can fix the problem."

Leasher notes that issues experienced with Spectrum Enterprise fiber circuits have been few and quickly resolved. Meanwhile, the advantage of having a fiber network anchored by an ultra-high speed Wavelength circuit translates into better overall customer service.

"Having Spectrum Enterprise helps us provide more services to our end users and customers without worry. We can scale. We aren't constrained by the need for backups. We know whenever we're onboarding software and services, we have enough capacity."

- Jordan Leasher, Network Manager, Isabella Bank

He also appreciates the ability of Spectrum Enterprise to support Isabella Bank's future growth strategies, whether it be expanding across Michigan or deeper into cloud services. In this, he has the expertise of engineers and technicians familiar with his needs.

"The network performance has been great," Leasher says. "Now our tellers and lenders who use our network are able to access applications right away and not wait on specific programs to load. Instead, they all get processed immediately at our primary data center. That gives Isabella Bank more time to focus on our growth and our clients."

About Spectrum Enterprise

Spectrum Enterprise, a part of Charter Communications, Inc., is a national provider of scalable, fiber technology solutions serving many of America's largest businesses and communications service providers. The broad Spectrum Enterprise portfolio includes [networking and managed services solutions](#); [Internet access](#), [Ethernet access and networks](#), [Voice](#) and [TV solutions](#). The Spectrum Enterprise team of experts works closely with clients to achieve greater business success by providing solutions designed to meet their evolving needs. For more information, visit enterprise.spectrum.com.

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