

Seamless Reciprocal Transition to NBID Network Drives Cost Savings for First National Bank of Oklahoma

FNBOK currently has 65 depositors in the network with \$83 million in deposits placed, **transitioning one third of their reciprocal program within 3 months** post integration.

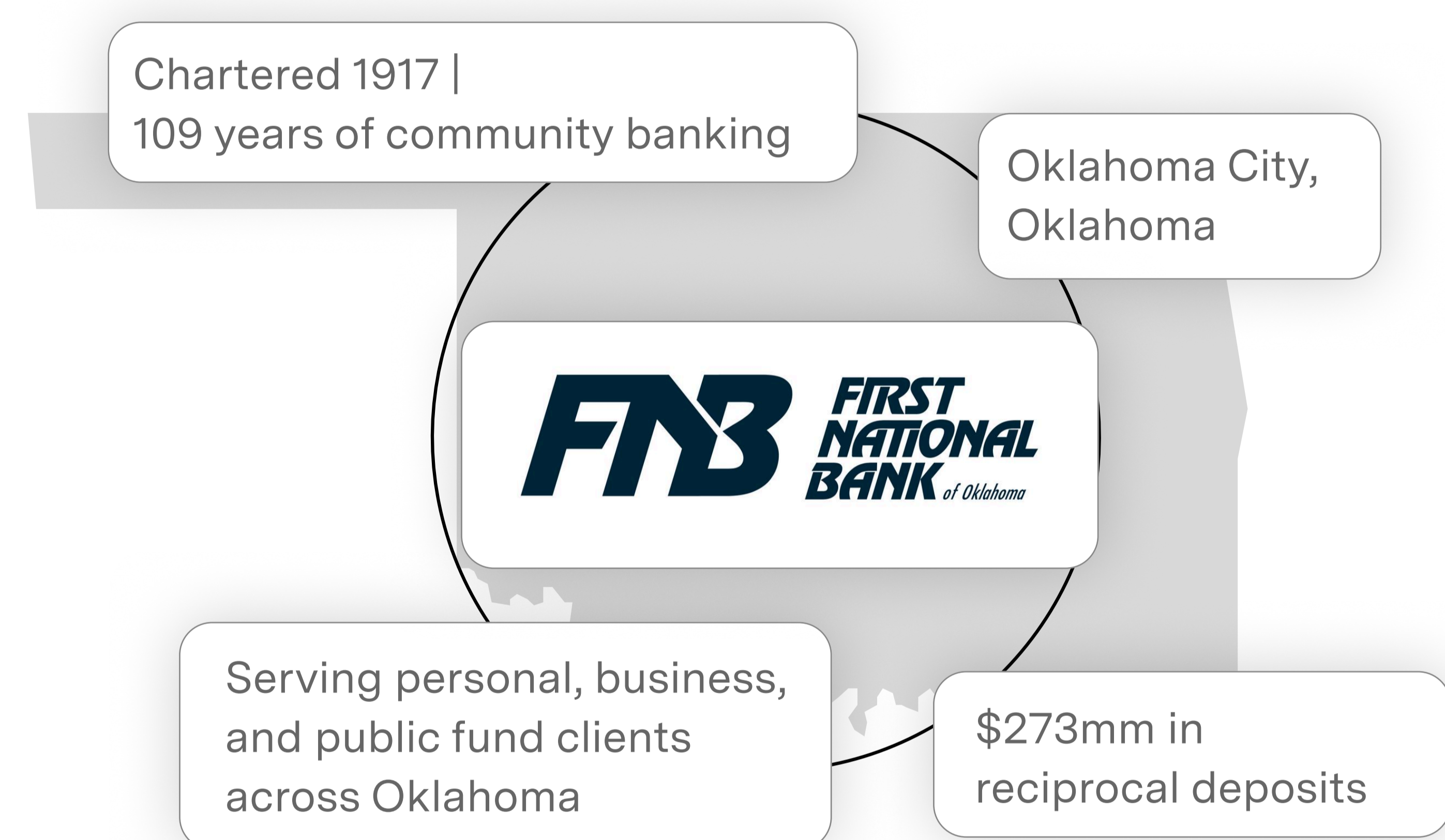
The **FIS Cash Manager integration with NBID was seamless**, and the processes were familiar enough that the switch placed no burden on bank staff, the bank's existing workflows, or end depositors.

\$85k+ in annual cost savings already generated with no operational burden on FNBOK staff from the network transition.

About First National Bank of Oklahoma

First National Bank of Oklahoma was chartered in 1917 and is headquartered in Oklahoma City. With new ownership and management assembled in 2002, the bank has sharpened its focus, expanded offices, launched new products, and built a hand-picked experienced team, all while remaining committed to serving customers with honesty and integrity. FNBOK is an independent community bank with deep roots and an optimistic view of the future of community banking.

With over \$791 million in total deposits, First National Bank of Oklahoma has long prioritized keeping client relationships in-house, leveraging reciprocal deposit networks to make that possible at scale.



The Challenge

FNBOK's business model depends on retaining insurance-conscious clients who might otherwise spread funds across multiple institutions. With approximately 30 percent of deposits in deposit networks, the costs of these depositors adds up. Following accelerated demand post COVID-19 and the Silicon Valley Bank collapse, FNBOK began evaluating alternatives to their existing provider. The scale of their program made cost optimization a strategic priority.

Who FNBOK Serves with NBID

FNBOK uses NBID to serve a diverse mix of depositors: personal accounts, high-net-worth individuals, business clients, and public fund entities, which are often legally required to maintain fully insured deposits. A core pain point: clients with \$1 million or more were previously managing relationships across several institutions to stay fully insured, a burden that created attrition risk. NBID consolidates that experience, allowing FNBOK to offer full coverage at a competitive rate while keeping the entire relationship in-house.



It's very plug and play. Moving deposits to NBID hasn't been a hassle on our side. We're already familiar with the processes, and it's not a burden on the bank or our staff to change the network.

Garrett Taylor, VP of Treasury Services, First National Bank of Oklahoma

The Solution



Plug-and-play integration.

NBID's integration with FIS meant the operational lift of switching was low. The integration and transition experience for FNBOK was seamless, and the processes were familiar enough that the switch placed no burden on bank staff, the bank's existing workflows, or end depositors.



Support and Onboarding

Working with their dedicated NBID support team, the FNBOK team found onboarding to be extremely straightforward. The team found that questions were answered the same day, nearly every time. New feature requests were also built at a rapid pace, as NBID continues to innovate and enhance its experience for banks and their depositors.



Confidence in the network and team.

NBID's founding team includes Gene Ludwig, a pioneer of reciprocal deposits. That background gave FNBOK's leadership confidence in the model's structural soundness and long-term viability. The positive interactions with NBID's team during the onboarding and integration process also built trust to transition a large portion of their depositors to NBID.

In their Words

By Garrett Taylor, VP of Treasury Services, First National Bank of Oklahoma

NBID continues to add features. They've added so much just within the last three months. Whoever you have as the programmers on your side, they do a phenomenal job. It's really good as it is, and it's just going to keep getting better.

Any questions we have get answered the same day, every time. Everyone's dealt with support teams that don't move fast enough. We haven't had that experience once with NBID. You send an email, you get the answer you need.

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