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The Holistic Risk & BI Platform™

Deposit Insight – Summary Dashboard

Total Deposit Balance	# of Accounts	New Accts Bal MTD	# of New Accts MTD	NSF Balance	# of NSFs
$1.1bn	55,976	$12.4M	314	$499.9K	722
-0.07% ▼	0.08% ▲	-8.88% ▼	-32.33% ▼	191.35% ▲	-5.00% ▼

Case Study

POTOMAC BANK
18 71 ®

Potomac Bank Cuts Reporting Time From Days to 10 Seconds

Turning Real-Time Data Into Board-Level Confidence and 2026 Growth Strategy

Institution Type:	Community Bank with 10 locations across WV, MD, VA
Asset Size:	~$944 million
Core Platform:	Jack Henry
Champions:	SVP & CIO

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A Community Bank Facing Modern Pressures

About Potomac Bank

Potomac Bank is a relationship-driven community bank operating in an increasingly competitive environment where:

- Larger institutions leverage advanced analytics and AI
- Deposit competition is intensifying
- Board expectations for data-backed decisions are rising
- Staffing efficiency directly impacts margin

Anthony Ranghelli and the executive team recognized that legacy reporting processes were limiting agility at a critical moment.

The issue wasn't access to data.
It was access to timely, trusted insight.

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The Hidden Cost of Slow Reporting

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IT Ticket Delays
→ 2–3 days per request

Aging Deposit Base
→ Heavy Boomer concentration

Teller Staffing Guesswork
→ Burnout or idle cost

Manual Excel Work
→ 1+ hour per report

Estimated Annual Reporting Cost

5 reports/week × 1 hour manual work × 52 weeks

= 260+ hours annually

≈ $13,000+ labor cost

Excludes strategic opportunity cost of delayed decisions.

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The Board Retreat Test

During a board retreat, Anthony pulled live generational data comparing loan and deposit balances across:

- Baby Boomers
- Gen X
- Millennials
- Gen Z

Accessed securely via VPN on a Microsoft Surface in a hotel conference room.

> *What used to take hours — or even days — now takes about 10 seconds.*
> — Anthony Ranghelli

With Lumio, Potomac Bank now benefits from:

- 90%+ reduction in turnaround time
- $13,000+ annual labor savings
- 0 reporting IT tickets required
- Board-level ROI validated

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Beyond Reporting: A Foundation for 2026 Growth

Smarter Teller Staffing

- Right-sized branch staffing
- Reduced burnout
- Eliminated idle payroll cost
- Improved customer experience

Efficiency Opportunity

Smarter staffing alignment can unlock the equivalent of a **fractional FTE** in operational capacity — without workforce disruption.

Executing on Bank Strategy

Potomac Bank is leveraging Lumio to operationalize strategy across the organization:

- Optimize Universal Banker staffing across all branches
- Automate critical monthly tracking and executive reporting
- Leverage segmentation for campaign precision
- Measure ROI in 2026 initiatives

"Lumio has opened the door for deeper, **data-driven growth initiatives.** The return far exceeds our investment."

— Anthony Ranghelli