



## ... Terry Skones

Assistant Vice President Operations/Cashier  
The First State Bank of Malta\*  
Location: Malta, Montana  
Number of Locations: One  
Asset Size: \$94 million

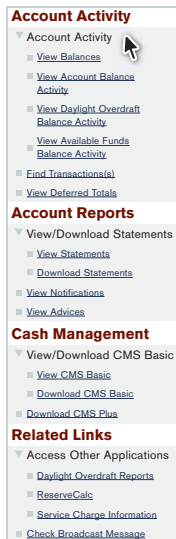
*"Being in a smaller bank, I wear many hats. With online access, real-time information, and automated features, **AMI has cut the time I spend determining our Federal Reserve account position by about 80%!**"*

Located in rural Northeastern Montana, **First State Bank of Malta (FSBM)** serves mainly farming and ranching clientele. The bank employs 23 people, three of whom have access to AMI via the FedLine Web® Customer Access Service.

As Assistant VP Operations/Cashier, Terry Skones serves in a number of capacities, including cash operations, Federal Reserve account management, Treasury services and human resources. With her hands quite full, Terry values AMI's time-savings and accuracy most of all.

**Time Savings Leads to Greater Productivity.** "Before AMI, we would print out our Federal Reserve Bank Statement of Account in the morning and manually estimate our Federal Reserve position," said Terry. This process typically took her between 30-45 minutes per day.

Now, AMI helps her perform the calculations and provides real-time account balance information online in as little as five minutes. Terry simply logs onto AMI at her desk and clicks on [View Balances](#). With a few additional clicks she can check to see if funds that were expected to clear that day are included in the total.



**Accurate Account Information Enables Better Investment and Borrowing Decisions.** "With our manual method prior to AMI, we were always left with a best guesstimate of our cash position," related Terry. Because FSBM was unsure of their true position in the past, they tended to err on the side of caution in complying with Federal Reserve Payments System Risk policy. This posed the potential for missed investment opportunities or unnecessary borrowing.

"Now, thanks to AMI, we have an accurate picture right at our fingertips. We know exactly what to tell the traders to invest or what we may need to borrow." Terry believes that the bank has become more profitable due to having the information they need *when* and *how* they need it.

**Other Benefits.**  
**Ease-of-Use.** Terry feels that AMI is so user-friendly that her two back-up personnel can jump right in and be effective even without regular AMI use.

**Electronic Storage.** Terry also noted that her bank now spends less money on paper and related supplies and no longer needs to store the volumes of paper reports they once did.

**Desktop Convenience.** Terry enjoys being able to see the big picture regarding her institution's ACH, check and other activity – all without leaving her desk.

**To learn more about AMI and to view other customer profiles, visit [www.frbervices.org](http://www.frbervices.org) and click on [Account Services](#).**

\*Company data provided by profile subject, Terry Skones, June 2007.

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