

Case Study: Forest Park Bank's Seamless Migration from FIS to Jack Henry

Executive Summary

Forest Park Bank, a two-branch community bank in suburban Chicago, modernized its core banking system by migrating from a legacy FIS platform to Jack Henry's modern banking system. The strategic move was driven by the bank's commitment to providing faster, more secure, and more customer-friendly services.

Led by Giovanni Delgado and the FIT Solutions Midwest (FIT MW) team, the year-long project was carefully planned and executed to ensure a seamless cutover with no disruption to customer services. The result: a successful transformation that delivered faster processes, modern digital features, improved compliance, and higher customer satisfaction—all while preserving the community bank's high-touch service model.

About Forest Park Bank

Founded in 1943, Forest Park Bank is a locally owned, \$300 million-asset community bank with two branches serving the near western suburbs of Chicago. It offers personal and business banking, loans, and investment opportunities. The bank is deeply rooted in its community, known for local decision-making, small business lending, commercial real estate services, and a reputation for relationship-focused customer service.

The Challenge

Forest Park Bank's legacy core system (FIS) became increasingly limiting:

- Outdated infrastructure with security and scalability concerns.
- Not cloud-friendly, restricting innovation and modern integrations.
- Limited functionality, making compliance and reporting more difficult.
- Slow to evolve, preventing the bank from quickly rolling out digital services that larger institutions already offered.

The bank needed a modern, flexible, and secure platform that would enable big-bank technology with community bank service.

The Solution

After evaluating several options, Forest Park Bank selected Jack Henry as the future-ready core banking platform. FIT MW played a pivotal role in guiding the process:

- Vetting solutions: FIT MW partnered with bank leadership to evaluate options, aligning with best practices and the bank's strategic needs.
- Strategic planning: A year-long roadmap was developed, culminating in a planned cutover over the Columbus Day holiday weekend to minimize customer impact.
- On-site support: FIT MW engineers were present throughout the conversion, working evenings and off-hours to ensure a smooth go-live.
- Compliance and security assurance: FIT MW validated system security and ensured regulatory requirements were upheld throughout the transition.
- Staff empowerment: Comprehensive training and resources were provided to prepare employees for the new system.

Implementation

The migration was executed with thorough testing, risk planning, and mock conversions prior to go-live. Key steps included:

- Data migration: Multiple test runs ensured customer accounts, balances, and history were accurately transferred.
- Training: A train-the-trainer model, sandbox practice labs, and custom quick-reference guides prepared staff for day one.
- Customer communication: Proactive campaigns kept customers informed about the transition, new features, and temporary downtime.
- Cutover strategy: Conversion over a long holiday weekend minimized downtime. ATMs remained operational, and a special help line was staffed to assist customers.

The result: a seamless cutover, with customers able to resume normal banking activities without disruption on the following business day.

Results

Operational and Customer Gains

- Faster transactions: Common processes were reduced by 30%, improving teller and back-office efficiency.
- Improved reporting: Reports that once took hours now generate in seconds, freeing staff for customer-facing work.
- Easier account opening: Time reduced from ~30 minutes to under 10 minutes; digital account opening options increased new accounts by 20% in the first quarter.
- Stronger compliance: Jack Henry's Financial Crimes Defender™ provided real-time fraud detection and enhanced regulatory reporting.
- Higher engagement: Active mobile banking users grew by 40% in six months; digital transaction volume rose by one-third.
- Customer satisfaction: Net Promoter Score (NPS) improved by 10 points post-migration.

Strategic Impact

- Competitive edge: Forest Park Bank now delivers big-bank digital capabilities while preserving its community-first ethos.
- Operational savings: Cloud-hosted architecture and workflow automation reduced staff hours and IT maintenance costs.
- Risk management: Enhanced fraud monitoring intercepted threats faster, giving leadership confidence in security.

Client Experience

Forest Park Bank praised the professionalism, preparation, and relational approach of FIT MW. Staff described the FIT MW team as knowledgeable, communicative, and proactive, noting that the partnership ensured a smooth transition.

"FIT Solutions Midwest guided us through every step, from planning to execution. Their support and expertise made a complex migration feel effortless."
– Forest Park Bank Leadership

Future Outlook

With Jack Henry in place and FIT MW as a trusted partner, Forest Park Bank is well-positioned for:

- Continued digital innovation (real-time payments, fintech integrations, mobile-first solutions).
- Stronger compliance and security in an evolving regulatory environment.
- Sustained growth as a community bank of the future that competes head-to-head with larger institutions while maintaining its local touch.