

FINASTRA



Lending

## Case Study

# Consistent, compliant lending documentation at scale

How Lake City Bank uses Finastra LaserPro to  
deliver faster, more consistent lending experiences



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+  
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**“**  
*All lending departments at Lake City Bank use LaserPro for the documentation process. It keeps our workflows consistent and allows us to deliver loan documents efficiently and accurately for both commercial and retail lending.*  
**”**



**Kirtus Murray**  
Senior Vice President, Retail Lending Manager, Lake City Bank

## About Lake City Bank



Established in **1872**



**55** locations across Northern and Central Indiana



Total assets of approximately **\$7.1 billion**



Headquartered in **Warsaw, Indiana**

[lakecitybank.com](http://lakecitybank.com)

## About Lake City Bank



Founded in 1872, Lake City Bank is a community bank headquartered in Warsaw, Indiana, serving customers across Northern and Central Indiana. With approximately \$7.1 billion in assets and 55 locations, the bank combines relationship driven service with technology forward banking solutions that help individuals and businesses move quickly and confidently.

## The challenge

### One consistent platform for every lending team

As Lake City Bank grew, it focused on delivering fast decisions and consistent documentation across lending teams and branches to enhance customer experiences.

Lake City Bank supports a wide range of lending activity and places a strong emphasis on speed, clarity, and consistency. "Our clients expect quick turnaround time, fast decisions, and timely delivery of documents," says Kirtus Murray, Senior Vice President, Retail Lending Manager, Lake City Bank.

To meet those expectations, the bank standardizes loan documentation across all lending departments using LaserPro from Finastra. Commercial and Retail Banking teams work from the same documentation platform, which eliminates fragmentation and keeps processes aligned across branches.

That consistency extends beyond customer experience and directly benefits internal teams as well. Sabrina Brown, Vice President, Retail Loan Officer, Lake City Bank, highlights how standardized tools simplify training and adoption.

"It's not only a great experience for our customers, it's also a great experience for our internal users as well," she notes. "LaserPro and DecisionPro are consistent, user friendly, and easy to learn, so we can quickly train loan officers to handle customer lending needs."

Lake City Bank also adapts to how customers want to interact. Some borrowers prefer face to face service at a branch, while others want to complete transactions digitally. By combining standardized documentation with electronic delivery, the bank supports both experiences without slowing down lending decisions.



## The solution

# Turning speed and flexibility into real customer outcomes

By pairing consistent documentation with digital delivery, Lake City Bank can act quickly when customers need urgent lending support.

As a community bank, Lake City Bank balances personal service with the growing demand for digital convenience. “People expect to come in and see a warm, friendly face,” states Brown. “But we also need to meet the needs of customers who want to work with us remotely.”

That flexibility plays a critical role in time sensitive situations. Brown recalls a customer who overdrafted his account after an unexpected IRS payment and needed urgent assistance. The customer could not visit a branch to sign documents in person. “Thanks to LaserPro and IMM, we sent the documents securely to his email,” she explains. “Once he signed them, we credited his account the same day. He resolved the issue within an hour.”

Digital document delivery and remote closings allow Lake City Bank to move fast without sacrificing accuracy or customer trust. These workflows help lending teams capture opportunities that would otherwise be lost due to timing or logistics.

From a governance standpoint, compliance remains foundational. Murray notes that as a member of the Federal Reserve System, Lake City Bank undergoes rigorous examinations. The bank relies on consistent, compliant documentation processes to support those reviews and maintain confidence across loan types.

Together, LaserPro supported workflows help Lake City Bank deliver faster outcomes, consistent documentation, and a lending experience that adapts to how customers choose to bank – whether in person or online.

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*When a customer needed urgent assistance, LaserPro and IMM allowed us to securely send documents electronically, complete the signing remotely, and resolve the issue within an hour. That speed makes a real difference for customers, and that's something our teams can deliver confidently."*



**Sabrina Brown**

Vice President, Retail Loan Officer,  
Lake City Bank

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ID-88731 / 0426

**North American  
Headquarters**

744 Primera Boulevard  
Suite 2000  
Lake Mary, FL 32746  
United States  
T: +1 800 989 9009

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