FINASTRA

Lending

Case Study

Faster, lower-cost commercial lending with in-house document preparation

How American Bank of Commerce uses Finastra LaserPro to streamline documentation and respond faster to customers

INNOVATING
FINANCE
TOGETHER

> *"The ability to prepare documents in-house and be very confident they're good is a big selling point for us."*
>
> **Kendra White,**
> Director of Loan Operations,
> American Bank of Commerce

About American Bank of Commerce

Established in **1962**

Headquartered in **Wolfforth, Texas**

Total assets of approximately **USD 1.7B**

Family-owned community bank with **locations** in Texas and Colorado

Total number of branches: **13**

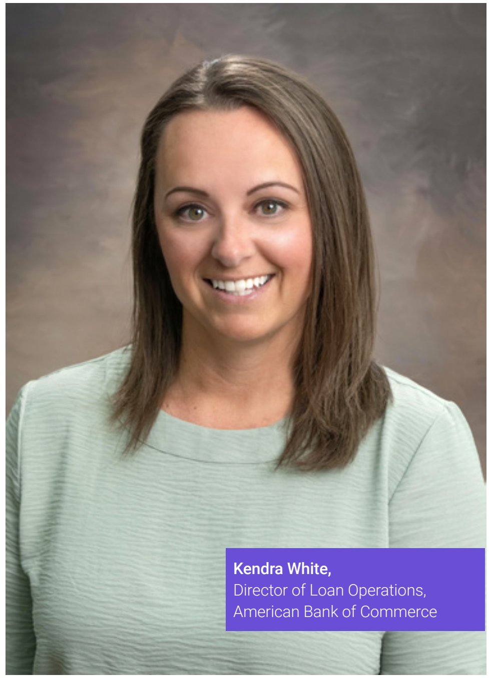
Founded in 1962, American Bank of Commerce (ABC) is a family-owned, community-focused bank headquartered in Wolfforth, Texas with approximately $1.5 billion in assets. Serving customers across Texas and Colorado, the bank has built its reputation on relationship banking, local decision-making, and a strong commitment to commercial lending. ABC specializes in commercial real estate, commercial and industrial (C&I), and Small Business Administration (SBA) lending while continuing to serve consumers in the communities where it operates.

https://theabcbank.com/

The challenge

Delivering commercial lending experiences that move at the speed of business

American Bank of Commerce needed a faster, more consistent approach to documentation without sacrificing control or quality.



Commercial borrowers operate on tight timelines. Whether financing new projects, acquiring property, or expanding operations, they expect lenders to move quickly while maintaining accuracy and compliance. For American Bank of Commerce, meeting those expectations requires a documentation process that supports both speed and consistency.

As a commercial lending-focused institution with significant concentrations in commercial real estate, and C&I, ABC needed a way to streamline documentation without sacrificing oversight or quality. The bank also wanted to avoid unnecessary delays or costs that can arise when routine document preparation depends heavily on outside attorneys.

Having used LaserPro for more than 25 years, ABC has spent years refining its documentation processes. According to Kendra White, Director of Loan Operations, the bank has built extensive templates, defaults, and workflows within the platform to create consistency and simplify document preparation.

"We default as much as we can, build in as much as we can, and create specific templates so that it really takes a lot of the guesswork out," she says. That approach has helped standardize documentation across lending teams while giving employees greater confidence in the process.

> "The amount of resources that Finastra offers bankers, and being ahead of regulations, is priceless."
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The solution

Building an in-house documentation strategy around LaserPro

Building the expertise, processes, and confidence needed to prepare more loan documents in-house.

Over time, LaserPro became more than a documentation platform for ABC. It became the foundation for an in-house documentation strategy that helps the bank maintain control over turnaround times, borrower costs, and documentation quality.

Kendra points to Finastra's legal and regulatory expertise as a key part of that strategy. "Knowing that Finastra has attorneys in every state is really nice," she says. Access to state-specific documentation gives the bank greater confidence when navigating transactions that fall outside its typical lending footprint.

One recent transaction illustrated the value of that expertise. Although ABC does not regularly lend in California, the bank needed documentation for a California deed of trust. Using LaserPro, the team was able to generate the necessary documentation and move forward efficiently while obtaining local review where needed. For Kendra and her team, that flexibility helps eliminate uncertainty and keeps transactions moving.

Over the years, ABC has developed significant internal expertise around commercial loan documentation. Rather than routinely turning to outside legal resources for standard transactions, the bank has built processes that allow lenders and operations teams to handle most documentation internally. This not only improves efficiency but also gives the bank greater control over the borrower experience.

In early 2026, ABC expanded that strategy by transitioning to LaserPro Cloud. The migration was driven primarily by operational considerations, including reducing reliance on on-premises infrastructure, simplifying upgrades, improving accessibility, and making it easier to support users across the organization.

The result

Faster turnaround, greater flexibility, and more control

American Bank of Commerce uses LaserPro to respond faster, reduce dependence on outside counsel, and keep lending relationships moving forward.

Today, approximately 90% of American Bank of Commerce's loan documents are prepared in-house using LaserPro. While that figure reflects the maturity of ABC's documentation process, Kendra views it less as a statistic and more as a reflection of the bank's ability to deliver responsive services to commercial borrowers.

"The ability to prepare documents in-house and be confident in their accuracy is a big selling point for us," Kendra explains. By handling the vast majority of documentation internally, ABC maintains greater control over turnaround times, document quality, and customer service while reducing dependence on outside attorneys.

That flexibility becomes especially valuable when timing matters. Kendra notes that attorney-prepared revisions can take days and often create additional costs for borrowers. Many of those same changes can now be completed internally in a matter of minutes. As a result, borrowers benefit from faster closings and fewer documentation-related delays.

The impact is perhaps most visible at the closing table. Kendra recalls situations where lenders call her directly while sitting with borrowers who need a last-minute change to a loan covenant or a piece of loan language. Rather than delaying the transaction, the team can revise the document and quickly send it back.

"Can you change this one word or this one covenant? Yep, done, sent it back out. All is well," Kendra says. That level of responsiveness would be difficult to achieve if every change required coordination with outside counsel.

The move to LaserPro Cloud has further strengthened operational flexibility. Following implementation and resolution of some initial issues, the bank experienced fewer freezes, fewer disconnects, and improved reliability overall. Kendra says the improvement was noticeable once the transition was complete. "Once they got everything figured out in the background, I'd say our downtime improved significantly," she states. The enhanced stability helps employees stay productive and access documentation more reliably regardless of location.

A long-term partnership built on expertise and trust

After more than 25 years as a Finastra customer, ABC continues to view LaserPro as a critical component of its commercial lending operation. Beyond documentation capabilities, Kendra points to the depth of legal, compliance, and regulatory expertise available through Finastra as a significant advantage.

She particularly values Finastra's ability to stay ahead of regulatory change. Rather than requiring banks to identify new requirements and seek solutions, Finastra is often already preparing enhancements and updates. "The number of resources that Finastra offers bankers, and being ahead of regulations, is priceless," Kendra says. That proactive approach allows the bank to spend less time responding to regulatory changes and more time focusing on customers.

For American Bank of Commerce, LaserPro is not simply a document preparation platform. It supports a lending operation built around responsiveness, consistency, and customer service. By combining deep internal expertise with trusted technology, the bank has created a process that helps reduce delays, control costs, and deliver a smoother lending experience for commercial borrowers.

Corporate Headquarters
Four Kingdom Street
Paddington
London W2 6BD
United Kingdom
T: +44 20 3320 5000

Contact us

ID-89706 / 0826

FINASTRA