

Q2 Empowers First Financial Bank to Scale to Meet Customer Demand - From Limited Capacity to 44 Million Logins

Key Challenges

Recognizing a need for change, [First Financial Bank](#) (First Financial) partnered with Q2, adopting its industry-leading digital banking platform. Today, its customers seamlessly transact more than \$36 billion through Q2's platform and it is continuing to grow.

With \$14 billion in assets, First Financial has been leapfrogging competition, building primacy, creating stickier relationships, developing more efficient processes, and reducing costs.

For First Financial, choosing to partner with Q2 was essential to achieve their growth goals and address their customer challenges and needs.

First Financial's Chief Digital Officer Maggie Tuschinski says, "We had a lot of prior issues where the system would go down, and people couldn't do their banking. Customers were frustrated that they couldn't do more using their browsers, laptops or phones. Overall, we just weren't perceived as a modern digital banking provider.

"Q2's really been with us every step of the way to make things more robust, to modernize our experience and to make it much more stable for our customers," Tuschinski says. "Now, with Q2, our customers are really engaged. Clearly, that means that they're seeing value in the channel."



About First Financial Bank

Headquarters: Abilene, TX

Current market: Retail and commercial banking through 79 branches across Texas

Assets: ~\$14 Billion

Q2 Customer Since: 2009



There's no way we could move this fast if we didn't have Q2 as a partner. I see Q2 as an extension of my team. We're truly partners. I couldn't do anything that I do without them.

Maggie Tuschinski
Chief Digital Officer

Results

With Q2, digital transaction volume increased to \$45 billion annually.

First Financial's digital active users are 50% less likely to leave the bank than customers not enrolled in online banking.

First Financial Bank achieves significant cost savings with Q2, at just 7 cents per digital login or \$11.67 per customer per year.

Automated Dispute Tracking System saves overhead costs, reduces manual errors and delights customers.

In 12 months, retail and treasury management logins exceed 44 million.

Solutions

With Q2 as a strategic partner, First Financial has revolutionized the customer experience and seen attrition among digital users cut by half. "We can now track that the more involved our customers are in digital, the less likely they are to leave the bank," Tuschinski says.

First Financial harnesses several Q2 products, including Q2 Engage, a suite of consumer banking products. "Last year, over \$45 billion was moved through our digital channels for our retail and treasury management customers. We're really deepening relationships through the digital space. There's that one-to-one, face-to-face relationship that we always foster in the branch, but we're seeing it extend through digital.

"There are significant cost benefits too. We had over 44 million customer logins at about 7 cents each, which is significantly less than if they visited a branch or called. In fact, an entire year of digital was only \$11.67 per Retail customer in 2024. Not only is that a very inexpensive channel, but it's also adding value by building primacy, strengthening relationships and reducing attrition."

To further differentiate itself, First Financial uses the Q2 Innovation Studio, enabling it to quickly deliver pre-vetted, pre-integrated fintechs. "My first year with the Bank, we really focused on financial wellness, so we selected Q2 Contextual Personal Financial Management ("CPFM") and SavvyMoney. Customers loved it. We're able to see them start out with credit scores and then make improvements over time. That makes us very excited for them and helps cement our existing relationships with them. We also rolled out ClickSWITCH, which lets customers transfer direct deposits and recurring payments into their First Financial accounts. Our bankers love it because they used to spend hours on the phone with the Social Security office, for example, helping customers transition their direct deposits with us. Now, we can literally do that in a few clicks. Everybody wins."

First Financial also heightened security by launching DefenseStorm and Entersekt, which are "hyper-focused on protecting customers and the bank against fraud," says Tuschinski, noting how useful Q2's due diligence and pre-screening have been. "What I value most about Q2 in

this context is that they do a lot of the legwork that I would have to do. I don't know that I would have found these (fintech) companies otherwise. The fact that they're already integrated into Q2's platform, and I can configure them for my environment in significantly less time, is tremendous. There's no way we could move this fast if we didn't have Q2 as a partner."

Q2's Composable Dashboard a "Game Changer"

First Financial also added one of Q2's newer solutions, Composable Dashboard, offering customers an intuitive, personalized banking experience. It helps financial institutions curate relevant content and products on the customer's home page. "I love it, not only because of the look and feel, but because there's so much customers can do from that single dashboard. They can handle almost all of their banking from there, which really saves them time. Plus, it features available services which might have required some digging to find in the past.

"Composable Dashboard has been a game changer for us and we're excited for its next phase, Dynamic Personalization. Q2 helped us create an invisible content block with hidden tools that only launch under specific situations and criteria. Customers won't see the tools if they're not a fit, but they'll pop up when the tool could be most useful. We're just thrilled with it. It's very well thought out and I'm really impressed by Q2 on this one."

A Partnership Always Looking to the Future

"The future of our partnership with Q2? The sky's the limit," she says. "I see Q2 as an extension of my team. We're truly partners in this digital journey. I couldn't do anything that I do without them, and it's only getting bigger and better. Q2 has the best employees, front end, back end, and everything in between. I have nothing but great things to say. I never have concerns that we're not going to be able to resolve something in an appropriate time frame. That level of service lets us be here for our customers 24 hours a day, seven days a week, and 365 days a year."

For more information go to Q2.com.