



From red to black: How SHAZAM's debit programs can mean a better bottom line

Farmers Bank of Willards serves a close-knit community of farmers and small business owners across the Eastern Shore of Delaware and Maryland. From its earliest days, the bank's leadership and staff have shared a guiding principle: Treat customers like family.

That commitment has remained constant as the bank embraces new technologies to meet evolving customer expectations. Even as it modernizes its operations and services, Farmers Bank of Willards continues to prioritize the personal relationships that define community banking.

As the bank celebrates its 100th anniversary, its focus on delivering exceptional customer service—supported by thoughtful technology investments—remains central to serving the needs of its customers today and well into the future.



**Farmers Bank
of Willards**



**Improved customer
service**



**Seamless
solutions**



**Increased
interchange income**

The Opportunity

A like-minded partnership

Farmers Bank of Willards takes pride in delivering a high level of personalized service to every customer it serves. However, the bank's former debit processor was falling short of those service expectations. "The service provided by that vendor was subpar," said Heather Marine, senior vice president and chief deposit officer at Farmers Bank of Willards. "When you add in the astronomical costs, we were not satisfied at all."

For several years, bank leadership had heard consistently positive feedback from peers about working with SHAZAM. Those recommendations, combined with SHAZAM's member-owned structure, made it a natural choice when the bank began searching for a new debit network and processor.

"Being a community bank," Marine said. "we're happy to partner with an organization like SHAZAM, which takes pride in serving community financial institutions, means a lot to us."

The Fix

A seamless solution with SHAZAM

While conversions can often be complex, Farmers Bank of Willards experienced a smooth transition when it moved to SHAZAM. "It was the most seamless conversion we've ever had," Marine said.

That success was driven in part by SHAZAM's ability to integrate Peregrine™, its debit processing solution with the bank's core provider. SHAZAM believes community financial institutions know what works best for their business and supports flexibility and choice in technology partnerships. Our team is focused on ensuring seamless integrations that simplify implementation and set institutions up for long-term success.

"The SHAZAM EFT implementations team helped us every step of the way," Marine said. "I can't say enough about how phenomenal they were throughout the conversion process."



The Result

A profitable program

The impact of the switch was immediate. Before partnering with SHAZAM, Farmers Bank of Willards' debit card program was actually costing them money. Today, it's a source of non-interest income, contributing to the bank's overall financial strength.

The turnaround reflects SHAZAM's focus on competitive pricing and maximizing net interchange revenue for its members. As an independent, member-owned debit network, SHAZAM offers flexibility and choice designed to help financial institutions compete and grow more profitably. "By partnering with SHAZAM, we've turned our debit card program into a revenue generator instead of operating in the red," Marine said. "That gives us more opportunities to enhance the customer experience."

In addition to improving their bottom line, the bank and its customers are receiving a higher level of service. Previously, staff struggled to connect with support, and customers were required to initiate their own fraud cases. With Peregrine™ processing services through SHAZAM, bank employees can speak directly with knowledgeable support staff, and fraud cases are handled on behalf of customers.

"We couldn't be more thrilled that we made the switch to SHAZAM," Marine said. "We've thoroughly enjoyed our experience partnering with SHAZAM and look forward to growing together to best serve our customers."

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We have turned our debit card program into a revenue generator. Before our program was in the red. Now, it's a source of non-interest income, providing us with greater financial stability to help us pursue opportunities to enhance our customer experience. - Heather Marine

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SHAZAM is committed to providing financial institutions with a debit card program that works to improve their bottom line, while keeping your operations running smoothly. Visit shazam.net to learn how Peregrine could improve your financial institution's bottom line.