

how Gulf Coast Business Bank is leveraging JHA Client Services Consulting

Empowering Their Treasury
Management Journey



Gulf Coast Business Bank

Location

Fort Myers, FL

Phone

239-345-2265

Website

www.gcbbswfl.com

Assets

\$77M

Branches

1

Software Solutions

SilverLake System®

“When building a de novo bank, you want to get it right from the start,” says Stephen Murray, Vice President of Treasury Management at Gulf Coast Business Bank.

“You don’t want to get five years down the road and realize you need to reverse course. JHA Client Services Consulting guided our Treasury Management team in the right direction from the very start – helping us stay on course, especially in the beginning stages.”

Opening its doors in 2022, Gulf Coast Business Bank is the first new community bank to open in Southwest Florida in over a decade. Positioning themselves as a vital lifeline for the communities they serve, Gulf Coast Business Bank has a passion for relationship-based banking and helping SMBs turn their business aspirations into achievable goals.

“Treasury Management can be as complicated or as simple as an expert wants to make it. And each de novo has a different clientele and a different personality,” states Murray. “JHA Client Services Consulting took the time to listen to our team, acknowledge our bank’s unique position, and use their extensive expertise to guide us.”

“They were patient, professional, and always kept their promises.”

JHA Client Services Consulting: empowering de novos with strategic direction

Establishing a de novo bank poses significant challenges, particularly in creating everything from scratch.

From fostering a cohesive business culture and instilling values to crafting essential forms and documents, the foundation of success lies in the details – meticulously defining and refining standard processes and guidelines to ensure consistency, efficiency, and excellence.

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Stephen Murray

Vice President of Treasury Management at Gulf Coast Business Bank



“Despite having more than 250 years of combined banking experience, we quickly identified gaps in our tools and processes, including the need to recreate standard pricing analysis templates,” explains Murray.

“JHA Client Services Consulting provided several sample templates for us to incorporate into our sales process, allowing our team to focus on building out our treasury management clientele. They also helped refine the data we were using for treasury management reporting to better meet our specific needs.”

Murray continues, “We were left with a sustainable process to leverage and capture existing data and improve our future performance – which is indispensable for a de novo bank, as you have to get data collection right from the start.”

Murray goes on to explain the value Gulf Coast Business Bank found in JHA Client Service Consulting’s “under the hood” perspective.

“Jack Henry’s expertise is monumental – especially for financial institutions building from the ground up.”

“With a community bank, especially a new one, you wear so many hats and you’re always jumping in, eyes closed and feet first,” notes Murray. “To leverage expertise from a team who has seen a thousand engines and can recognize a faulty spark plug before it creates problems on the highway is invaluable.”

fostering collaboration and goal alignment

“I went in with an attitude that our treasury management consultation was simply a checkbox on the Jack Henry™ matrix,” admitted Murray. “But I was immensely impressed with the facilitation, guidance, open dialogue, and actionable feedback we received from JHA Client Services Consulting.”

With a dedicated space to foster communication, Gulf Coast Business Bank has been able to successfully evaluate end-to-end processes, discuss the bigger picture, and reach goals that often get lost in the day-to-day minutiae of running a bank.



“Take advantage of the JHA Client Services Consulting. You will find it more valuable than you ever thought possible.”

Stephen Murray

Vice President of Treasury Management at Gulf Coast Business Bank

“Your team took the time to listen to us and provide a full recap of what we’ve accomplished, how we’re using Jack Henry software, and what we can do to leverage it more productively based on our unique goals, strategies, and tools,” explains Murray.

“JHA Client Services Consulting provided essential feedback while allowing our team to focus the conversation on what was important to us.”

building a roadmap to the future

“It’s good for banking veterans to get a temperature check and question those ‘I was doing it this way’ assumptions,” says Murray.

Recognizing the long-term benefits of working with JHA Client Services Consulting, Gulf Coast Business Bank developed a strategic roadmap to help not only the bank, but customers achieve short- and long-term success.

“We jumped right in and started reviewing past decisions, which helped prepare us for the future,” notes Murray.

“The depth and scope of the findings continue to reap dividends for our bank. In fact, we often reference the report to review and implement decisions, as it gives you a benchmark to refer back to. It’s not pie in the sky, but it keeps us honest and creates an ongoing dialogue amongst the team.”

Murray further elaborates on Gulf Coast Business Bank’s continued relationship with JHA Client Services Consulting.

“I recommend engaging with a JHA Client Services consultant on at least a yearly basis,” says Murray.

“If we didn’t utilize JHA Client Services Consulting, we’d still be hunting and pecking for things we need today. When you find the right people who can provide big-picture guidance and real-world expertise, you don’t want to let them go. Even a simple consultative conversation can lead you in countless directions you never thought you’d go.”

“To anyone considering it: Take advantage of JHA Client Services Consulting. You will find it more valuable than you ever thought possible,” concludes Murray.



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Stephen Murray

Vice President of Treasury Management at
Gulf Coast Business Bank

connecting possibilities

[Discover how](#) you can leverage JHA Client Services Consulting to achieve short and long-term success.

For more information about Jack Henry, visit jackhenry.com.