Lincoln County Bancorp, Inc. × OptimaFI

CASE STUDY

How Lincoln County Bancorp unified credit risk reporting across a four-bank holding company

OVERVIEW

How OptimaFI helped

Lincoln County Bancorp needed a centralized, efficient way to make sense of the credit data locked inside its four independent bank loan portfolios. OptimaFI provided the multi-bank visibility, automated reporting, and deep filtering capabilities needed to inform executive decisions, support localized lending staff, and streamline board reporting, all without adding internal headcount.

About Lincoln County Bancorp, Inc.

Location: Missouri (four-bank holding company, statewide footprint)

Portfolio mix: Agricultural production, commercial real estate, rental properties

Solutions: Portfolio Analysis

CHALLENGE

The data was there. The visibility wasn't.

For community financial institutions, data is rarely missing; it is just held captive.

Lincoln County Bancorp operated four independent bank portfolios across Missouri, each facing its own distinct regional risk factors. Up north, the ledger was heavily driven by ag production; down south, it was rental property intensive; in the St. Louis metro area, the focus shifted to commercial real estate.

But the core problem wasn't complexity. It was access.

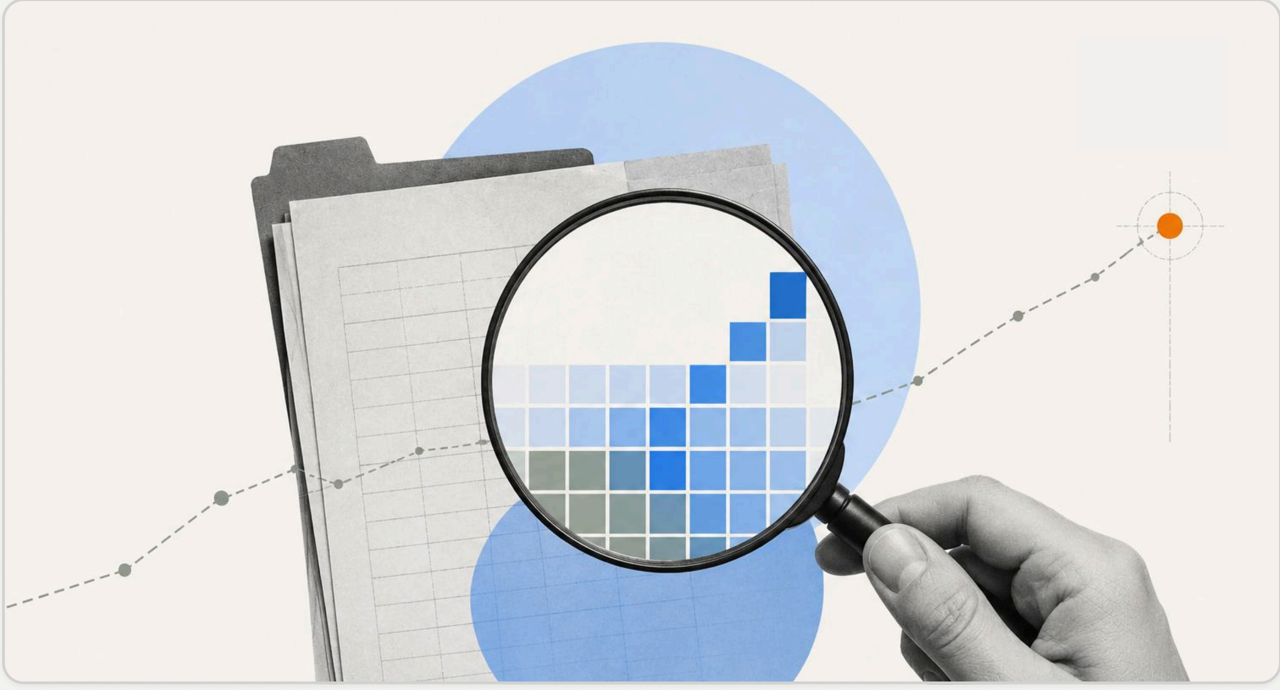
Their legacy core processing system could store loan data. It couldn't surface it in any meaningful way. No easy filtering, no metrics, no way to understand what the portfolio was actually doing from one month to the next.

> "Our old core processing system didn't allow us to look at any metrics in our loan portfolios internally."

Matt Wright
VP, Loan Review Officer, Lincoln County Bancorp

What success required

- Visibility into loan portfolio metrics across four distinct institutions
- Reporting that could support executive decision-making, board packets, and lender-level workflows
- A solution that could scale across a multi-bank holding company without requiring major internal lift
- A team that would stay engaged well beyond implementation



SOLUTION

Solving a problem they didn't know they had

Lincoln County Bancorp's relationship with OptimaFI began through QwickRate, where the team had been using the CECL Solver to manage the quarterly ACL calculation after a methodology change made their previous Excel-based process untenable. A conversation with QwickRate's leadership opened the door to OptimaFI's portfolio analytics capabilities, and what they saw changed how the banks operated.

"To see all of this data laid out in a way that was usable was huge," says Matt Wright, VP and Loan Review Officer at Lincoln County Bancorp. "We jumped on it immediately."

> "It really solved a problem we didn't even know we had — the inability to analyze our data from our loan portfolios in a meaningful way."

Matt Wright
VP, Loan Review Officer, Lincoln County Bancorp

Portfolio intelligence that informs rate strategy

One of the most immediate wins was giving executive leadership access to margins they'd never been able to isolate before. Bank presidents now have a real-time view of the exact average interest yield on their loan portfolios, tracked month over month. In a volatile rate environment, this immediate visibility has become a standing, fundamental input for Asset-Liability Committee (ALCO) discussions on loan pricing and margin protection.

"It's worth every penny just to see that figure," Wright notes. Before OptimaFI, there was no easy way to get it.

Lender-level visibility at the click of a button

The impact extended well beyond the executive level. Custom reports now give individual lenders a snapshot of their upcoming loan maturities, current past-due accounts, and risk rating breakdowns. Information that once required compiling multiple core reports is available in a single, filtered view — immediately actionable and easy to read.

Board reporting saw a similar transformation. Across the holding company, staff previously had to manually extract, cross-reference, and compile 7 to 10 separate, dense reports from the core system to build monthly board packets. OptimaFI entirely automated this workflow. Today, a single click consolidates those distinct data sets into clean, formatted, presentation-ready packets.

"We've been able to build custom reports that, with the click of a button, produce a board report. Whereas we used to have to go track down 7, 8, 9, 10 reports from our core system and try to compile all those."

Matt Wright
VP, Loan Review Officer, Lincoln County Bancorp

A built-in quality control layer

One outcome Wright didn't anticipate: OptimaFI functions as a quiet but reliable error check on data integrity. When a loan gets booked without a risk rating code, something that happens across any multi-bank operation, the platform flags it on the next upload. Across four banks, those catches add up.

"This is all automated," Wright says. "So as long as the data we're putting in there is good, we're getting good data out."

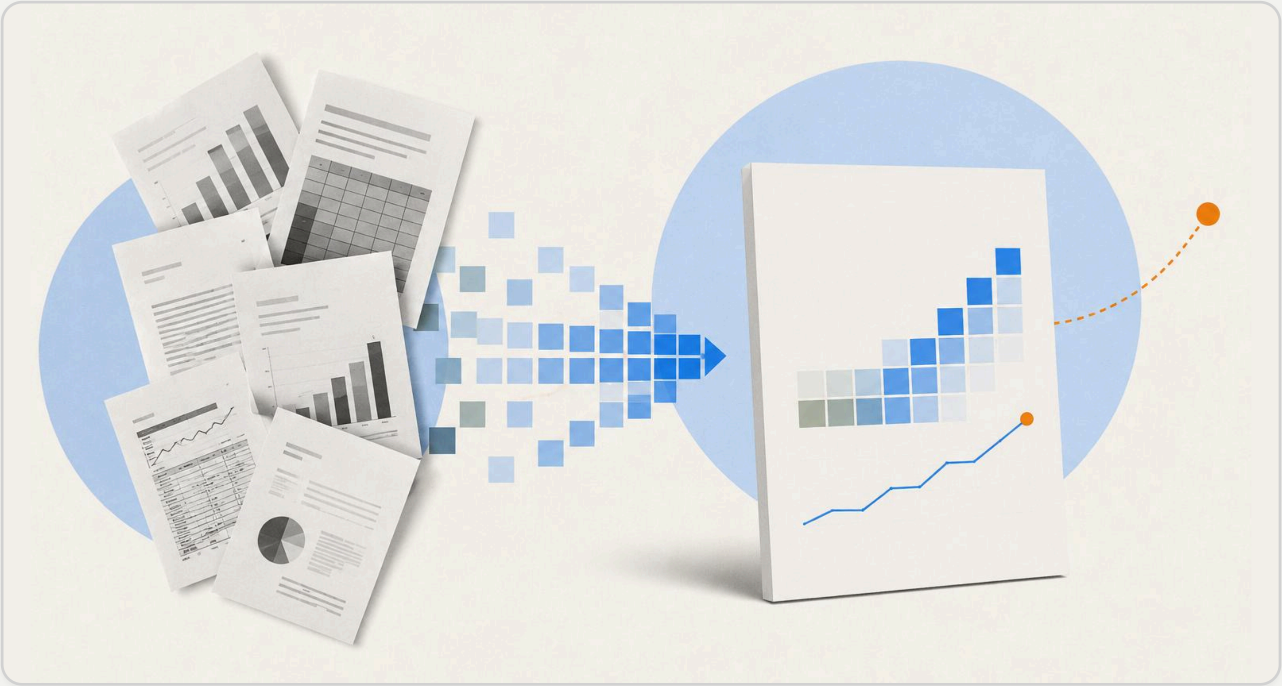
A partnership that didn't end at go-live

A lot of vendor relationships follow a familiar arc: attentive during the sale, hard to reach after. Lincoln County Bancorp found the exact opposite to be true.

From the first demo through data mapping and contract, the OptimaFI team — led by David Littleton — made the process straightforward and the decision easy. But what's stood out in the years since is the responsiveness that continued long after onboarding was complete. As the bank's teams have pushed the platform further — building new custom reports, exploring new use cases — the answer from OptimaFI has consistently been the same.

"The value for me is the ability to talk to people who are making the decisions about the product. That's a pretty rare package to get all of that in one spot."

Matt Wright
VP, Loan Review Officer, Lincoln County Bancorp



RESULTS

Data that survived a core conversion

In 2026, Lincoln County Bancorp completed a full core system conversion across all four banks, a significant initiative to modernize how the institutions serve their customers.

The question arose: would the new core replace what OptimaFI provided? The answer was clear: no.

"I can't find where it's going to replace what it's giving us," Wright says. The yield tracking, custom lender reports, board reporting outputs — none of it was replicated by the new system. OptimaFI remained in place at every converted institution, and Wright expects that to continue.

It's a meaningful signal for any bank evaluating their tech stack: a purpose-built portfolio intelligence tool and loan analytics built into a core system are not the same thing.

A platform that earns its place — and its price

Across all four banks, Wright has received no pushback from any bank president on the cost of the solution. The value has been self-evident: in the metrics now visible, the time now saved, and the decisions now better informed.

When asked how strongly he'd recommend OptimaFI to another community bank or credit union, Wright didn't pause.

"It would be an 11."

> "The ease of the product and the value it's bringing us — coupled with the people actually working there — that's a pretty rare package. I would recommend it to anybody looking for an analyzer tool."

Matt Wright
VP, Loan Review Officer, Lincoln County Bancorp

About Lincoln County Bancorp Inc.

Lincoln County Bancorp Inc. is a multi-bank financial holding company headquartered in Missouri, managing a diversified network of independent community banking operations. With branches strategically positioned across the state, Lincoln County Bancorp supports a wide variety of localized economic sectors, offering deep expertise in agricultural production lending, commercial real estate development, and residential rental property portfolios.