



Case Study

Regional bank improves lending efficiency and user experience with a cloud-based lending platform



Background

North Central Bank is an Illinois-based community bank focused on serving local families, farmers, and small businesses across its surrounding communities. North Central offers a broad portfolio of lending products, including residential mortgages, construction loans, home equity, investment property loans, agricultural lending, commercial credit, and consumer loans.

As a relationship-driven institution, North Central Bank prioritizes efficiency, accuracy, and usability in its lending operations to support both borrowers and internal lending teams.



Challenge

North Central Bank relied on legacy, on-premise lending systems that required multiple steps, manual workarounds, and time-consuming processes — particularly for document generation and loan denials.

Their existing platforms were complex, required extensive data entry, and slowed down everyday tasks. Updates to legacy systems were also cumbersome, involving multiple handoffs and infrequent release cycles, which limited the bank’s ability to adapt quickly to change.

As the institution evaluated its future technology roadmap, it needed a modern, cloud-based solution that could:

“For lien filings, we have to go through each state website. By having that now integrated within the system, it saves us time, and cuts down on miskeying of data.”

Loan Operations Manager



**Reduce operational friction
for lenders.**



**Improve usability compared to
legacy platforms.**



**Support long-term scalability and
system connectivity.**

Solution

North Central Bank participated in early evaluation of a new cloud-based lending platform designed to replace legacy, on-premise systems over time.

From first use, the lending team highlighted the platform's clean, modern interface, streamlined navigation, and centralized workflow. The solution introduced a browser-based login experience and a single, unified environment to support multiple loan types across consumer and commercial lending.

Key solution attributes:



A simplified, cloud-based user experience.



Easier system updates without complex backend processes.



Reduced steps to complete common lending tasks.



Improved future readiness through API-based integrations.

The platform is built to evolve alongside regulatory, compliance, and operational demands.

"When a system says it'll 'add-on' functionality, it's often systems we don't even use. But with ComplianceOne® Plus, now we can easily pull in e-Signatures and lien filing. This opens up our loan collateral for CRE, Ag RE, and multi-family to become eAssets for electronic vaulting and eventual pledging to the Federal Home Loan Bank. I didn't think that was even possible!"

Chief Lending Officer

Results

North Central Bank identified several value adds across their lending workflows.



Faster task completion

Lenders completed several tasks faster, saving them time throughout their lending processes.



Reduced frustration

Users were less constrained within the system, giving them time to work with their end-client instead of the system.



Improved visibility

Loan details and payment information were surfaced earlier in the workflow, giving lenders clearer insight before final calculations.

Benefits at a glance

20 – 40%

reduction in workflow steps, improving efficiency and reducing manual effort

Accelerates key lending tasks by

30 – 50%

"Easier to use, cleaner, and more intuitive than our existing tools."

Lending VP/ Security Officer

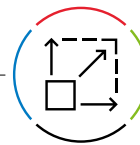
Benefits summary



Streamlined lending workflows with fewer manual steps.



Modern, user-friendly interface that improves lender experience.



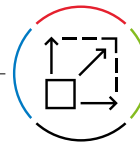
Faster access to key loan information earlier in the process.



Cloud-based delivery that simplifies updates and maintenance.



Ability to flow data to add-on vendors.



Foundation for future integrations and all-in-one lending access.

Looking ahead

North Central Bank views ComplianceOne Plus as a strategic investment in the future of its lending operations. The shift to a cloud-based model supports easier enhancements, more frequent updates, and improved connectivity with other systems — without forcing an immediate departure from legacy tools.

By taking a phased, customer-driven approach, the bank can modernize at its own pace while ensuring lenders have the tools they need to serve customers effectively today and into the future.



Explore how ComplianceOne® Plus streamlines lending workflows and ensures consistent, compliant documentation.

[Talk to a Wolters Kluwer Account Executive today →](#)

About North Central Bank

North Central Bank is a community-focused financial institution serving Illinois-based families, farmers, and businesses. The bank offers a full range of consumer, commercial, agricultural, and residential lending solutions designed to support long-term local growth and financial stability.