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CASE STUDY

First Fed Delta — $242M in Assets

How a community bank gained confidence, stability, and expert support through a purpose-built technology partnership.

Balancing Technology with Community Bank Realities

Community banks often face a difficult balance when it comes to technology. They need strong systems and security, but they rarely have the resources or staff to manage complex infrastructure internally.

When Craig Fortin, President and CEO of First Fed Delta, realized the bank had reached a point where maintaining its technology infrastructure internally was no longer sustainable, he knew a change was necessary.

> "I kept getting quotes for $50,000, $75,000, even $100,000. And I thought, why are we trying to figure all this out ourselves?"
>
> Craig Fortin
> President & CEO, First Fed Delta

The $240 million mutual thrift serves several small communities in northwest Ohio, including rural towns where the bank is often the only local financial institution. With a lean team focused on customers and community relationships, Fortin wanted to make sure the bank's technology environment supported the organization without becoming a distraction.

A Turning Point: Rising Costs Without Clear Answers

The turning point came during a discussion about upgrading the bank's storage infrastructure. The proposals Fortin was seeing ranged from $50,000 to $100,000, yet no one could clearly explain what the bank needed or why.

Like many community banks evaluating specialized IT needs, First Fed Delta needed clarity – not another expensive proposal without explanation.

Exploring a Better Path Forward

Not long after, Fortin received a call from Navanta (formerly BankOnIT). What began as a conversation about network support quickly became a broader discussion about outsourcing the bank's technology infrastructure.

Instead of continuing to purchase and maintain equipment internally, Navanta would manage the bank's network, monitoring, and communications

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systems through a managed IT services model designed specifically for community banks.

For Fortin, the decision was not about cutting costs. It was about gaining access to expertise that the bank could not easily build on its own.

"We didn't necessarily save money," Fortin says. "What we gained was the ability to move ahead faster and not have to worry about downtime or whether we had the right expertise internally."

Reliability Proven During a Real World Outage

The impact became especially clear during a regional power outage that shut down the bank's main office. Even though the headquarters lost power, the rest of the branch network continued operating normally.

For a community bank serving rural towns, uninterrupted service is essential—and this moment reinforced the operational stability Fortin was seeking.

That realization has changed how the bank approaches technology. Rather than trying to recruit specialized IT staff in a rural market, First Fed Delta relies on a partner with experience serving community banks and understanding their regulatory and security requirements.

Simplified Projects and Predictable Technology Support

The relationship has also simplified technology projects across the bank. When First Fed Delta relocated branches and upgraded facilities, Navanta staff were onsite to help implement systems and ensure smooth transitions. Because the service operates under a predictable fee structure, the bank no longer spends time requesting proposals or estimating project costs for every change.

> "Our main office went down during a power outage, and the other branches didn't even know it. They were still running exactly the way they were supposed to."
>
> Craig Fortin
> President & CEO, First Fed Delta

Support has been equally important. Fortin says employees have called Navanta late at night or early in the morning and consistently reached knowledgeable technicians who stay on the line until issues are resolved.

For a community bank serving small towns and rural communities, that level of support provides confidence that the bank can continue operating and serving customers without interruption.

Refocusing on What Matters Most

For Fortin, the value of the partnership is clear: utilizing a fully outsourced managed IT solution allows the bank to operate with greater stability and less internal strain. It enables him and his team to focus on supporting customers, strengthening local communities, and running the bank—rather than trying to manage increasingly complex infrastructure on their own.

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About Navanta

Navanta is the trusted technology and services partner for community financial institutions, unifying critical systems, security, cloud infrastructure, and support into one seamless, purpose-built experience. With more than 35 years of banking expertise and a deep belief in the community banking mission, Navanta delivers solutions with heart, soul, and extraordinary service. From managed IT featuring Bankers Private Cloud® to core banking, cybersecurity, advisory, and CRM, Navanta helps institutions simplify complexity, reduce risk, and strengthen daily operations. Navanta empowers community bankers and their people to thrive together.
Go Bankers, Go.™

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