

Questions? Call 512-616-1100



HOW TO BALANCE INNOVATION & COST CONTROL: AN EBOOK OVERVIEW

by **IBT Apps®** | [banking technology](#), [core technology](#)

Community bankers often find making the decision to upgrade their bank's current technology challenging, if not paralyzing. Conventional wisdom says that the significant costs involved with such an endeavor don't always justify the outcome.

True, modernizing a core banking system is an investment. But there's also a myth imbedded within this particular rendition of "conventional

Questions? Call 512-616-1100



LET'S DISCUSS CORE

they do, and supply. Sometimes bankers don't realize that the cost of a core system is holding them back from upgrading, their own system is.

How do you know if your current technology is costing you more than it should? And how do you find a better core solution — without the hefty price tag or the compromise?

In IBT Apps' latest ebook: ***How to Balance Innovation & Cost Control: A Community Banker's Guide***, we discuss several items that are potentially draining your technology budget, and provide a practical roadmap for efficiently taking your core banking system to the next level. Our guide makes the case for a comprehensive upgrade by looking at how your current system, with its hidden costs and growth limitations, might be limiting your future profitability. We then discuss just how you can innovate your system while holding costs to a manageable level.

Why should you download this guide?

This ebook gives you concrete guidance and actionable steps to undertake an upgrade with greater confidence and a successful outcome. In this guide you'll learn:

- **How to identify current system “cost-eaters”**—7 ways your current system may be racking up debilitating costs through system redundancies, hidden expenses, or little-used components. Even one of these is an argument for innovation.
- **How to upgrade wisely**—Not every bank's path to innovation is the same as others. We give you 5 different ways to ensure you reach your destination successfully while holding costs down.

Questions? Call 512-616-1100



Ready to read

LET'S DISCUSS CORE

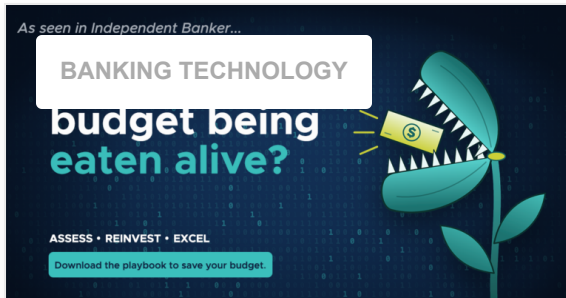
Upgrading your bank's technology doesn't have to set your nerves on edge. You simply need the knowledge and insight to recognize what opportunities to take and what pitfalls to avoid.

Learn more by downloading ***How to Balance Innovation & Cost Control*** today, and get the guidance you need to assess your current systems and affordably upgrade your institution's technology.

Questions? Call 512-616-1100



LET'S DISCUSS CORE



Save Your Bank's Budget With the Tech Spend Playbook

By **IBT Apps®**

A version of this article originally appeared on Independent Banker. Most community banks are bleeding their tech budget without realizing it — and the leak...

[CONTINUE READING](#)



7 Legacy Tech Cost-Eaters That Could Kill Your Bottom Line

By **IBT Apps®**

If you're weighing whether to upgrade your community bank's core technology or keep your legacy system, the pros and cons seem readily apparent. Upgrading expands...

[CONTINUE READING](#)



Simplify Technology Decisions With IBT One

Questions? Call 512-616-1100



systems...

LET'S DISCUSS CORE

CONTINUE READING



Products

About

Resources

IBT Apps offers a fully integrated core banking system for community banks nationwide. Create a better customer experience with a total solution that fits your bank's needs.

Core Processing

Digital Banking

Teller Capture

Operations Management

Locations

Events

Careers

Our Blog

Contact Us

Client Portal

i2 How-to-Guides

Case Studies

Questions? Call 512-616-1100



LET'S DISCUSS CORE



2026 © IBT Apps® All Rights Reserved | [Privacy Policy](#)

 **Questions? Call 512.616.1100**

SPEAK TO A CORE EXPERT