

# Q2 Innovation Enables West Coast Community Bank to Compete and Win New Business

## Results

### Beating major competitors

Q2 immediately generates new income by helping West Coast Community Bank beat out national banks and local competitors for new clients.

### Fast, seamless integration

Within 30 days of deciding to implement Autobooks through Q2 Innovation Studio, the solution is live, gaining enrollment and praise by clients.

### Modern, consistent dashboards

Q2's unified interface enables mobile banking and online banking to look and operate exactly the same.



## About West Coast Community Bank

(Formerly Santa Cruz County Bank until 2025)

**Founded:** 2004

**Headquarters:** Santa Cruz, CA

**Current market:** Rapidly growing commercial bank with 10 branches

**Assets:** \$2.7 Billion

**Q2 Customer Since:** 2023

## Key Challenges

As the only community bank in Santa Cruz, West Coast Community Bank (previously known as Santa Cruz County Bank) has deep roots with area businesses and families. "It's a thriving community that encourages residents to eat local, drink local, shop local, and bank local," says President and CEO Krista Snelling.

As the bank grew, its digital banking system became outdated and began falling behind. "It just wasn't meeting the needs of our clients, and we felt like we had outgrown it. It was very difficult to use on the backside. It was probably a C+ on the client-facing side, getting the job done, but not inspiring any love."

In search of a digital banking platform that reflected the bank's commitment to excellence, Snelling knew exactly who to call. "When looking for a new provider, Q2 is where I went because I had such a positive experience when I implemented Q2 at a prior financial institution just a few years ago, just before COVID hit. When the PPP loan transactions started and deposits flooded in, Q2 gave us the full treasury management suite. It was terrific."

When Snelling brought Q2 to Santa Cruz County Bank in 2024, the partnership quickly paid off, and the bank began punching above its weight class, impressing its current clients and landing new clients not previously attainable with a sub-par technology suite.



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— Krista Snelling  
President and CEO  
West Coast Community Bank



## Solutions

Combining Q2's technology stack with West Coast Community Bank's team of local professionals and dedicated customer service started paying dividends immediately. In fact, West Coast Community Bank's transformed business pitch and tailored demo courtesy of Q2 Interactive Test Drive enabled the bank to walk away with a sizeable new client after competing with some of the biggest, best-known banks in the country.

Snelling shares, "After our second meeting, the prospective client was just blown away. They said, 'We were going to go with one of the majors until we saw this demo. We never in a million years thought you would have all of this. We wanted to go with you because you're local, and this is local money, but we just didn't think you'd have everything we wanted.'"

Snelling looks forward to surprising many more potential clients and watching the bank's bottom line continue to grow. "When you combine Q2's technology with our strong local presence and the level of service that allows our customers to pick up the phone and have access to decision makers, you're unstoppable. Now we can go out and say, 'Hey, we're the best of both worlds here,' and really sell it. That's going to be a big strategic initiative for us because Q2 allows us to compete and actually have that (local) differentiator, but also have the technology."

Q2's innovation has also enabled West Coast Community Bank to "wow" existing SMB clients by rolling out fintech integrations such as Autobooks through Q2 Innovation Studio's partner ecosystem. "(Autobooks) is very sticky. Once clients get hooked on it, they're saying, 'I'm never leaving this bank, because if I go somewhere else, they might not have it.'"

"The biggest thing about Autobooks is that nobody thinks that a \$3 billion dollar community bank has a product like that. So, it's dazzling our small business clients. They didn't know it existed in the universe, and they certainly didn't think that a bank as small as ours would have it."

Snelling was particularly pleased with the speed and flexibility of its implementation. "Our strategic approach to serving small business is to make sure that we understand their needs and we're giving them the full suite of products," she says. "When my Chief Operations Officer discovered Autobooks was in the Q2 Marketplace and the interfaces were already set up, she turned it on within 30 days. We've had a ton of small businesses say, 'Now I'm going to do my payments through Autobooks instead of the way I currently do it.'"

With Q2, West Coast Community Bank has been able to individualize and unify its various interfaces to create clean, intuitive dashboards tailored to clients. "The fact that the mobile and online banking products look the same is super helpful. We know our client base well and can quickly

implement changes they're going to like. So, when we know they're going to want to see this particular thing on a particular page and have it labeled a certain way, our ability to customize those things adds real value."

Implementation went smoothly for West Coast Community Bank thanks to a strong partnership with Q2. "Our implementation experience was really smooth. The reality is, on an implementation that big, there's always something that's going to happen. There's going to be some bump in the road, but the way that your partner vendor deals with it is really the differentiator."

In October 2024, the former Santa Cruz County Bank closed a merger, growing the bank from \$1.7 billion in assets to \$2.8 billion in assets and leading to its new name of West Coast Community Bank. Snelling shares, "Lining up the digital banking vendor and the core vendor and everybody on a single conversion weekend, and having that weekend be only two and a half months after the legal close of our merger was amazing, because operating on two different systems is painful. The faster that we can get that done, the easier it is on our teams, and it helps the economics of our deal, too. So, it's a win-win-win-win-win situation."

Looking ahead, Snelling envisions Q2 playing a pivotal role in increasing West Coast Community Bank's footprint by giving clients the best of both worlds – local, personalized service backed by the latest innovation. "If we have that technology and we take good care of the clients, we'll just be unstoppable out there."



The thing I always appreciate about Q2 is that I feel like people are listening.

– Krista Snelling  
President and CEO  
West Coast Community Bank



#### About Q2

Q2 is a leading provider of digital transformation solutions for financial services, serving banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally.

For more information,  
go to [Q2.com](https://Q2.com) or call  
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