

## Lodestone Workflow | Productivity Analysis

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**Identify and change** business processes by streamlining and standardizing working methods to improve productivity and workflow throughout all business lines of the bank. Lodestone reviews and analyzes every function, systems usage, level of knowledge, and manual functions performed to maximize staff levels and further automation of tasks.

The **results** are right-sized staff levels; better use of systems, improved customer service and internal communication; reduced redundancies and processing times; and enhanced audit trails and management reporting. Lodestone's methodology is designed to eliminate activities that do not provide added value, and reduce variation to increase customer satisfaction.

Lodestone will take the following actions during the Workflow/Productivity Analysis:



1. **Identify one or more of the following divisions that would require workflow improvement:**
  - a. Branch/Retail Delivery Network
  - b. Deposit/Back Office Operations
  - c. Technology | Information Systems Utilization
  - d. Customer Service and Call Centers
  - e. Loan Origination and Operations
  - f. Strategic Initiative Implementation Plan
  - g. Hierarchy Structure
2. **Review policies and procedures, test against actual practices of the departments.** In turn, policies and procedures will be rewritten to take advantage of existing technology and systems. Lodestone's goal is to identify and eliminate redundancies in the workflow of each department promoting best-practice and sound banking models.
3. **Improve organizational design by centralizing activities** to enhance sales and service effectiveness. This will allow distribution of workload to be performed in a more production-oriented area where process and work simplification techniques can be best applied.
4. **Develop standards for the new operating organization and recommend staffing levels needed within each division/department.** Reengineer processes and develop best practice models.
5. **Assist the organization in the development of staffing models that can be used in determining optimum workload and workflow strategies.** In addition, Lodestone will develop categories of expenses to assist in measuring and identifying potential reduction opportunities going forward.
6. **Identify additional revenue opportunities that may surface during the workflow analysis.**
7. **Work with your bank to implement the necessary changes using action plans, communication strategies, resource allocation strategies and focus/team methodology.**