



Enhanced Analytics: For a True Portfolio Snapshot

“ACE is an easy to use tool that is provided free to you. Why not reap the benefits?”

Karen Willis
Credit Card Administrator
German American Bancorp Inc.



Karen Willis, credit card administrator at \$1.2 billion-asset German American Bancorp Inc. in Jasper, Ind., relies on ACE to chart her finance charge income and interchange income relative to her peers. When the banker made an adjustment to the bank’s business credit cards, she used ACE to note the

subsequent increase in finance charges and report to management the success of the rate change.

“It’s already populated. I just have to add a few variables for the bank,” says Willis of the product’s ease of use. “We compare month by month. If some of the information seems incorrect I will use it to find out what was different or what needs adjusting.”

Willis advises banks to play with the system, which she calls “intuitive” and “insightful.”

“I really do like that I can put my own data in to pick and choose what I want to view,” Willis says. “If there’s some extra fee—like I ordered an application I can apply that information in and have a more accurate view of expenses and control over it.”