

# NW Financial Review

www.NorthWesternFinancialReview.com

Honoring bankers from Iowa,  
Indiana, Minnesota, Nebraska,  
North Dakota and Wisconsin.  
Sponsored by United Bankers' Bank.



## RISING STARS

in

# Banking

## 2016

US POSTAGE  
PAID  
PONTIAC, IL  
PERMIT NO. 592

D. JOE CAFFEE NFR71458  
FIRST STATE BANK OF MIDDLEBURY  
111 S. MAIN STREET  
MIDDLEBURY IN 46540



## Out-of-the-box thinking drives e-banking officer

Darla Kauffman is leading the charge to modernize the First State Bank of Middlebury. The most recent step in the process is moving the bank's website to the more secure dot-bank domain, coupled with a complete overhaul of the site's design and functionality.

*NorthWestern Financial Review* is honoring Kauffman, who is electronic banking officer at the Middlebury, Ind., bank, as a Rising Star in Banking for 2016, along with seven other bankers.

"Darla took ownership of that project," said D. Joe Caffee, president and CEO of the \$476 million bank. Caffee asked Kauffman to spearhead the total overhaul of the bank's site and empowered her even to hire a design firm capable of creating a site that didn't look like other bank websites. "If you need out of the box thinking, Darla has it," Caffee said.



Darla Kauffman teaches 6th graders a Junior Achievement class at Northridge Middle School, Middlebury, Ind., in 2015.

Having been involved with the last website update in 2010, Kauffman already knew what technical upgrades she wanted to make. Chief among them was the site's content management system and the ability to tweak content as

needed rather than relying on a third-party vendor to make minor changes.

She found her solution in a Portland, Ore., design firm which had worked with only one other bank before. If Kauffman hadn't led the search for a designer, FSB Middlebury would have only looked at design firms that already had a large number of banks in their portfolios, Caffee said.

As long as the website and URL would be changing, the bank decided to do a complete rebrand. Getting all facets of the project right took up all of Kauffman's energy. "All those textures and colors need to be reflected in the wider advertising, the branch decoration, the entire bank branding needed to change based on this project. You want to make sure you do it right," she said.

Since the beginning of 2015, Kauffman, who was promoted to assistant vice president of electronic banking services in June of



**B HONORED**

*Congratulations*  
**Darla Kauffman**  
on being chosen as one of the Upper Midwest's Rising Stars for 2016 by the NorthWestern Financial Review.

[www.FSBmiddlebury.com](http://www.FSBmiddlebury.com) **FIRST STATE BANK**  
Goshen • Elkhart • Middlebury • Mishawaka • South Bend

last year, also has implemented a person-to-person payments (p2p) platform, Apple Pay and the bank's mobile banking application.

She will continue to lead the bank's rebranding process through 2016 with a major remodel of one of the bank's branches which will incorporate those branding choices. "It's going to be our flagship and really tell the bank's story. We hope to reflect that in other offices going forward," she said. "We've all learned a bit more of our history, digging out archives and old ads that we had in newspapers in 1910 when we first started."

Her research efforts have proven to have a broader application. For Middlebury's town celebrations of the Indiana bicentennial this year, Kauffman is helping put together a historic tour of the town.

Kauffman began working as a part-time teller at the bank in 1991 after her job at a collections agency was trimmed. She joined the bank full-time in 1992, and her focus quickly became helping commercial customers fully utilize the bank's offerings. She moved to the main office in 2006 and set her sights on rolling out the bank's remote deposit capture, followed by mobile banking, payments and deposits.

Caffee, who joined the bank about a year and a half ago when the previous executive retired, said Kauffman has been more than eager to step up and tackle projects as the bank freshens its image and offerings. "In that time, I quickly came to realize her capabilities," he said. "I've continued to add onto her responsibilities and she's done nothing but respond."

Caffee recognized Kauffman's passion for marketing and urged her to learn more about it. She now is responsible for finding ways to get the bank and its offerings in front of customers, even as the landscape for marketing changes with social media and the advent of online banking platforms.

One way Kauffman has tackled the changing landscape is by tying the bank's launch of its p2p platform together with community outreach. The bank hosted an open house at which customers were asked to bring in canned goods for the local food pantry. If they also made a donation to the food pantry via First State Bank's p2p platform, the bank would match their donation.

The results for both the bank and the food pantry more than justified Caffee's confidence in Kauffman. The bank collected three grocery carts full of food and raised about \$4,000 for the food pantry. It also tripled its enrollees in its p2p product.

*By Mara Gawarecki*

*Heiss, Continued from page 15*

management of the bank's branch network, including the two-and-a-half year-old Kearney, Neb., office.

"We've had net charge-offs since opening of \$175,000. For several years now we've had no OREO, no loans on nonaccrual and none past due 30 days," Jacobson said. "It's not because we take less risk but because we manage it that much better, and Krista is the main reason for that."

Heiss takes great pride in her work and focuses on doing her job well. "I don't need a line of plaques on my wall to say I'm a valuable asset," she said.

She may not need them but she deserves them, Jacobson said. "Heiss is truly a rising star in banking," he said.

*By Mara Gawarecki*

**Darla Kauffman**  
2016 Rising Star in Banking  
*NorthWestern Financial Review*

Darla Kauffman serves First State Bank of Middlebury as assistant vice president-electronic banking services. Her vast community outreach includes Banzai Financial Literacy, Junior Achievement, ARMS (Adults Reaching Middlebury Students), Goshen's Celebrate America, Middlebury Band Boosters, Habitat for Humanity and Credit Professionals International of Goshen.



Congratulations, Darla,  
from the Indiana  
banking community!

