

COMMUNITY BANKING & CYBERSECURITY GET PERSONAL

Citizen's National Bank of Texas shares how DefenseStorm plays a crucial role in protecting their local customers

Being the CEO of a community bank means business is also personal.

"Unlike big banks who never see their customers outside of work, we run into ours all the time – at Rotary, at church, at the grocery store," said Mark Singleton, the CEO of Citizens National Bank of Texas.

"If we mess up, it's our communities, our friends, our grandmothers who ultimately are affected. It's our job to protect them. We take it damn personal."

-Mark Singleton, CEO

It's this desire to protect its customers and community that led CNB to call on DefenseStorm to provide an extra layer of security.

Now the third-oldest independent financial institution in Texas, CNB has a rich history. It was founded in 1868, and throughout its storied history the bank and its leadership helped customers weather some tumultuous times. CNB has been primarily owned and operated by Singleton's family since 1930, when his great grandfather, Colonel M.E. Singleton, helped successfully guide the bank out of the Great Depression. Since then, CNB's assets have grown to more than \$600 million. It's this combination of heritage, community, and tenacity that sets CNB apart.



WHO IS CITIZENS NATIONAL BANK OF TEXAS?

Citizens National Bank of Texas (CNB of Texas) is a community financial institution with a rich history and 10 branches in seven cities around the Dallas-Fort Worth area. Though CNB has a hometown, personalized approach, the full-service bank also aims to offer customers the same service (or better) they'd receive at a major, nationwide financial institution. This includes services such as giving customers access to all the latest electronic banking tools, but also investing in an infrastructure to safeguard their finances and information.



Investing in Innovative Technology Partnerships

Years ago, the leadership at CNB decided it would be important to invest in the kind of digital banking capabilities customers would value, tools like online banking and bill pay, but also in the infrastructure and safeguards to protect them, their finances, and their information. The company has a highly advanced security encryption program to protect its online banking transactions.

“We had a solid system in place, but none of us are really security experts,” said Wade Jones, Senior Vice President and CIO. “We were doing our best, but working with DefenseStorm basically gave us a team of security experts behind us. Now our security is as strong as can be, all without having to hire an extra security expert.”

DefenseStorm brings a level of cybersecurity expertise that would be tough to hire in their market, Singleton said.

“It’s nice, the guardianship – having a security team sitting behind me watching the front line and letting me know if there’s something we need to shore up or work on.”

- Wade Jones, Senior VP and CIO

Technology Supported by Security Experts

“We have good talent here, but the level of certification and expertise the DefenseStorm Guardian team has runs across many platforms and years. It’s something we’ve never been able to get 30 miles south of Dallas,” Singleton said. “How many guys or gals are sitting out there with these advanced security credentials? They’d be gobbled up by big corporations.”

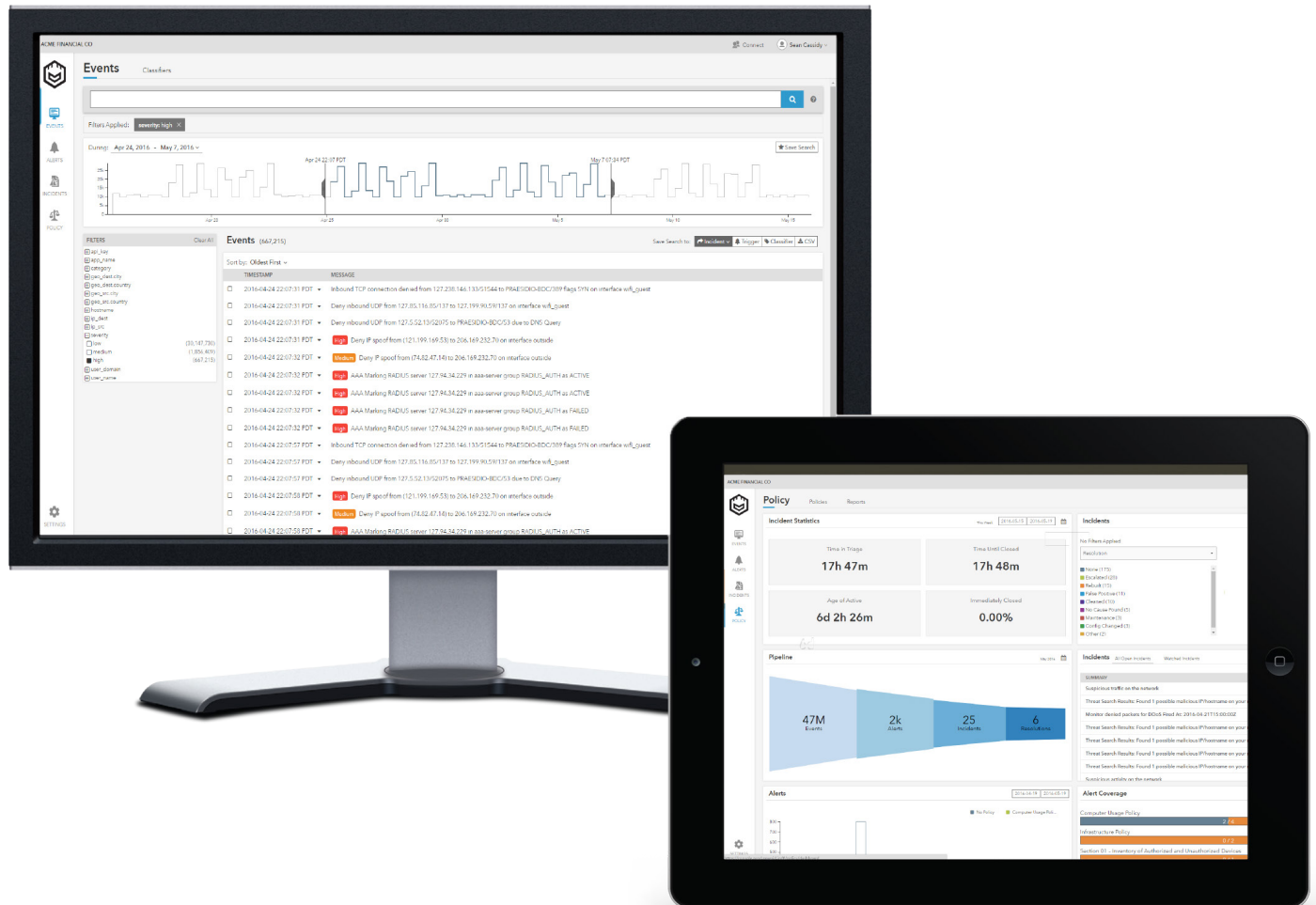
DefenseStorm helps CNB monitor network activity, emailing or sometimes even calling when there is suspicious activity or a strong threat.

As CIO, Jones said he’s even fielded a call on a Sunday afternoon while he was putting gas in his car.

“Since I was out, I called one of my coworkers to take a look. It was one particular access scanning our network hard,” Jones said. The bank’s firewall had blocked the anomaly, but the Guardian team wanted him to know what was happening.

In all, the Guardian team has helped Jones and his colleagues discover and neutralize about 10 threats in the past year.

“Before, we would have to dig through all the reports ourselves, now we’re being alerted in real time. It’s going to make us a lot more efficient in our response because they’re monitoring 24/7. We’re a small shop, running pretty close to the edge, and it’s relieved some of the worry,” Jones said.



Having the Right Features and Functionality

Apart from the Guardian team, Jones' favorite feature is the ability to search across all of the bank's data, as well as the jargon-free automated reports. The reports help transform complex and unstructured security event data from disparate systems into meaningful insight.

The search and reporting features also let Jones track information and analyze findings, ensuring the bank is compliant with internal and external regulations and policies.

“Quite frankly, I don't think most smaller banks have this type of protection. I really hope DefenseStorm's presence continues to grow among community banks, because as a whole, we're trying to look out for each other,” Singleton said. “We signed on because we were looking for a solution we couldn't find anywhere else. We certainly have it, and at a price tag us regular folks can afford.”

From a CEO perspective, one of Singleton's favorite features is support tickets, which provide a clear, documented way to track what's going on and how it's being handled.

"I'm fairly techy, but systems can throw so many false positives that our guys would have to dig through. What's worse is that those may make people desensitized from real threats," Singleton said.

"In our journey with DefenseStorm we've brought everything together, log-wise, for all systems in the bank, so we can take a more holistic approach."

-Mark Singleton, CEO

Another thing Singleton values? DefenseStorm's security experts are looking over multiple networks every day, which becomes a multiplier of sorts – a broad resource for identifying security risks for banks large and small. After all, Singleton said, if banks have any type of presence in the electronic world they're targeted, and cybercriminals might also assume a smaller, community bank has less sophisticated technology and fewer defenses.

It all comes back to the personal side of business.

"I don't want any of my customers looking at me saying, 'Mark, I trusted you with my money and my information. Why didn't you protect me?'" Singleton said. "We really want to be able to say we're constantly on the cutting edge of security and looking to make sure those hooligans haven't figured out a way to get into someplace they're not supposed to be. DefenseStorm is a product that lets us be able to do that."

