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## Los Alamos National Bank Streamlines CRA Compliance Process with QuestSoft

- Who:** Deborah Goodwin, compliance officer  
Los Alamos, N.M.-based Los Alamos National Bank  
Malcolm Baldrige National Quality Award winner
- When:** December 2004 to present – CRA RELIEF  
February 2000 to present – HMDA RELIEF
- What:** Los Alamos National Bank builds on a successful Home Mortgage Disclosure Act (HMDA) compliance relationship with QuestSoft in order to streamline the gathering, verifying and submission of Community Reinvestment Act (CRA) data.
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### Challenge:

Los Alamos, N.M.-based Los Alamos National Bank (\$1.2 billion in assets) had been a QuestSoft HMDA RELIEF user since February 2000. As New Mexico's largest independent community bank, LANB sought a CRA compliance product that was more cost effective and easier to implement in order to make compiling and submitting CRA data as easy as its HMDA process. Shortly after QuestSoft introduced its CRA RELIEF software, Los Alamos National Bank became one of the first financial institutions to purchase and implement the program.

*"Our previous CRA software was extremely expensive and complicated to use," said Deborah Goodwin, compliance officer for Los Alamos National Bank. "Due to the complexity of the software, successful submission of CRA data required numerous phone calls from our IS department to our previous software provider lasting over a period of several days. It is vital that the bank meet federal regulatory requirements, while still maintaining a set level of excellence internally as well as for our customers."*

### Solution:

QuestSoft's CRA RELIEF ensures lenders meet all federal CRA regulations for performance ratings and process evaluations in a one-step submission. It is designed to offer a practical solution that further simplifies the collection of data and performance analyses done to verify compliance. Based on Los Alamos National Bank's established relationship with QuestSoft and the success the bank had with HMDA RELIEF, adding CRA RELIEF was the logical next step in further simplifying the bank's compliance processes.

*"Los Alamos National Bank prides itself on superior quality and service," said Goodwin. "As a Malcolm Baldrige National Quality Award winner, we strive to offer a consistent level of service to our customers. We have found our vendor relationships to be most successful with*

*companies that understand and embrace the same level of quality we hold extremely important.”*

The Malcolm Baldrige National Quality Award is awarded by the Secretary of Commerce and presented by the President of the United States to businesses—manufacturing and service, small and large—and to education and health care organizations to recognize them for their achievements in quality and performance. Recipients show outstanding levels in areas including leadership; strategic planning; customer and market focus; measurement, analysis, and knowledge management; human resource focus; process management; and results.

**Result:**

Los Alamos National Bank has seen discernable success with QuestSoft's CRA RELIEF. With its previous CRA system, the bank was paying \$3,000 per year, being contractually bound for three years. Los Alamos National Bank also had to participate in a four-day training seminar at its own expense. QuestSoft offers CRA RELIEF to its customers for less than \$1000 per year with no required contract and offers *free* online training – installation takes only a few minutes. From the beginning, the bank saves time and money, while forsaking nothing in quality or service.

For example, as the bank transitioned from its previous system to QuestSoft's CRA RELIEF, half of the bank's information was formatted from the old system and half from QuestSoft. In an effort to assist its regulators, the bank requested help from QuestSoft to bring the data into a readable format, which was completed without disruption and in a less than a day.

*“QuestSoft's CRA RELIEF takes the cumbersome, tedious task of compliance and streamlines it, making it more efficient and effective,” says Goodwin. “They offer a quality, easy-to-use product for a phenomenal price. I would not hesitate to recommend QuestSoft to any bank seeking CRA and/or HMDA compliance solutions. Our bank purchased two QuestSoft products for less than the price of one competitor product.”*

**About Los Alamos National Bank**

Los Alamos National Bank was established in 1963 by a group of local investors who saw the need for a convenient, full service community bank. Now one of the largest and strongest banks in New Mexico, Los Alamos National Bank continues to be locally owned and operated by Trinity Capital Corporation, a one-bank holding company for Los Alamos National Bank.

For more information, visit [www.lanb.com](http://www.lanb.com).

**About QuestSoft**

Laguna Hills, Calif.-based QuestSoft is a compliance software development firm specializing in the Home Mortgage Disclosure Act (HMDA), Community Reinvestment Act (CRA), flood determination and complete compliance management to more than 1,500 banks, credit unions and mortgage companies nationwide. The company provides software design, compliance-quality geocoding and outsourcing services that are backed by sixteen years of direct mortgage software and origination experience. In addition, the company has received recognition for its many technological accomplishments.

For more information about QuestSoft and its products, visit the company's Web site at [www.questsoft.com](http://www.questsoft.com).

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