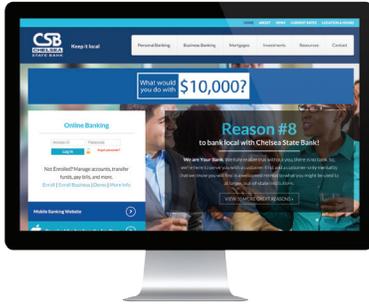


# .BANK Success Story: Chelsea State Bank

[www.chelseastate.bank](http://www.chelseastate.bank)



“The move to .BANK helps mitigate reputational risks and account takeovers and cements our reputation with our customers as forward thinking.”

**JOHN MANN, CHAIRMAN,  
PRESIDENT AND CEO,  
CHELSEA STATE BANK**

Chelsea State Bank (CSB) is an independent bank in Michigan with assets in excess of \$270 million. Since its inception in 1897, the bank has been a local fixture in the community. Today, CSB has three branch locations, two in the town of Chelsea, and one in Dexter.

## WHY .BANK?

Banking staff were first alerted to the forthcoming launch of the .BANK web extension in 2014; but it was a January 2015 email from their trade association, the Independent Community Bankers of America (ICBA), that set the project in motion. The bank's Steering Committee had been focused on acquiring tools that would ensure better protections for both the bank and its customers - .BANK appeared to be a timely solution.

## MIGRATION

CSB staff quickly engaged with EnCirca, the registrar endorsed by the ICBA, to register domain names and begin planning for the migration to its new .BANK domain. With a core team of two staff, CSB turned to their third-party service providers to assist with the project including Lansing-based Web Ascender, for website hosting, and First Data, its online banking processor. Members of the bank's IT Steering Committee (comprised of three board members, and four officers) helped to round out the team, offering guidance and support.

Michael Willis, Vice President & CIO, first presented .BANK to the Steering Committee in February of 2015. By May, the committee confirmed their recommendation to move forward and presented the opportunity to the Board of Directors for approval. The real work began in July shortly after the domain name, CHELSEASTATE.BANK, was purchased.

Besides CHELSEASTATE.BANK, CSB also registered CSBONLINE.BANK, which currently redirects to CHELSEASTATE.BANK. CSB's decision to buy multiple domain names for branding purposes fits within fTLD's data of an average of 2.2 domain names per bank. Mann acknowledged that the cost of domain names led them to register fewer than they would have liked such as that for its mobile addresses.



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Since Alex Smith, Assistant Network Administrator, was working on a complete redesign of the website, the bank decided to tie the switch to the new .BANK domain. The new CHELSEASTATE.BANK launched in February of 2016. Had the decision to combine the launch with the new website redesign not been made, staff anticipates that the entire migration process would have taken less than a month.

## TECHNICAL CONSIDERATIONS

It took CSB staff “a little bit of time” to get in touch with EnCirca and begin the process; and the internal team also encountered a minor hiccup at the onset with ensuring the Transport Layer Security was compliant with fTLD’s Security Requirements. Its new hosting provider, Web Ascender, was helpful in fixing that problem.

The decision to secure a one-year registration over a multi-year one was both a financial consideration, and a practical one: CSB wanted to be confident that .BANK was not a “passing trend.”

CSB has not yet migrated its email to .BANK and intends to start that process in the summer of 2016. Its online banking service is also hosted on a separate platform for the time being.

## MARKETING CONSIDERATIONS

None of CSB’s local competitors have made the move to .BANK, and CSB is proud to be an early adopter. The bank has taken a minimalistic approach to notifying their customers, and so far there has been no major impact to everyday business operations. Prior to the migration, banking staff displayed posts on the bank’s website, its online banking portal and social media channels. Staff were notified of the pending change via emails from Mann.

## LESSONS LEARNED

CSB cited that what could have been helpful to them was the availability of more information and resources to support the migration. Though fTLD published “A Guide to Leveraging .BANK” in June 2016, Mann and his team were unaware of it. Bank staff had also not anticipated a \$400 annual contract for the DNS package offered by EnCirca, but they labeled it as “not a deal breaker.”

With a .BANK domain name, CSB staff are very happy to have a new and improved brand that helps better serve their customers. Luckily, they’ve gained more than just a new website. Alex Smith, Assistant Network Administrator, expands, “In addition, we’ve gained assurances that we’re using top level security standards in accordance with fTLD requirements; compatibility with other services such as meeting the new iOS app requirement that any URL should direct to a secure site; bank reputation enhancement as an early adopter; and, recognition as embracing new tech.”

