> "Our long-standing commitment to community banking and a safe banking experience for customers are enhanced with our .BANK domain."

ELAINE WOODLAND, EXECUTIVE VICE PRESIDENT AND CHIEF OPERATING OFFICER

Since 1864, First Keystone Community Bank has served the Columbia, Luzerne, Monroe and Montour Counties in Pennsylvania. With 18 full-service locations and 195 employees, the bank offers a full range of consumer and commercial products as well as trust and financial planning services. The bank currently manages $983M in assets and is an active member of the American Bankers Association and the Pennsylvania Bankers Association.

WHY .BANK?

Jeff Wozniak, Chief Information Security Officer and IT Manager, said the bank is known for being on the leading edge of technology dating back to the early 90's when it was among the first community banks to implement digital imaging on statements. Elaine Woodland, Executive Vice President and Chief Operating Officer, also noted this background in explaining why the February 2015 "Are You Ready for .BANK?" article by the American Bankers Association caught the attention of leadership at the bank. First Keystone Community Bank saw .BANK as another opportunity to provide innovative solutions to its customers while maintaining its focus as a community bank that provides outstanding customer service.

Wozniak shared that the bank's key motivators in moving to .BANK were better recognition as a legitimate website since the domain is only for verified financial institutions and the added security that helps reduce fraud such as phishing and spoofing. With the recognition by leaders at the bank that .BANK would be good for business, the project was quickly approved by the Executive and IT Steering Committees. First Keystone Community Bank registered two domains in June 2015 as soon as .BANK launched. Ultimately the bank chose to develop FKC.BANK since it was short, good for email and easily recognized.

Woodland noted that the .BANK structure integrates security requirements for bank identity verification as well as email and website protocols. She emphasized that for First Keystone Community Bank, "Making our customers' experience safer is a key initiative for our bank."

MIGRATION

The bank formed an implementation team of about 10 people including members of the executive, marketing, IT and training groups and started the planning process in June 2015. For six months the implementation team worked together to develop and deploy a transition process that would be seamless to customers and provide staff with information to answer any questions it might receive. The bank launched its new FKC.BANK website on January 4, 2016 with a "New Year, New Website, More Security for You" campaign.

First Keystone Community Bank relied heavily on the "fTLD Guide to Leveraging .BANK" for technical guidance on areas such as DNSSEC and DMARC implementation and in developing marketing materials such as launch announcements to news media and customers. As the bank handled most of the migration work itself, the technical information provided by fTLD was its primary resource for planning and implementing the transition to FKC.BANK.

TECHNICAL CONSIDERATIONS

Since the bank hosts an in-house Exchange server for maximum flexibility and control, email was included in the transition plan and rolled out in February 2016 shortly after the launch of FKC.BANK. While .BANK email addresses are currently used for all outgoing mail and are promoted by the bank, email from its former domain is set to forward to its .BANK domain. The bank uses BancVue for hosting services and Wozniak shared they were responsive in quickly resolving minor issues with the new domain name. Dyn, the bank's DNS service provider, set up forwarding of the old website domain to FKC.BANK, which helped address early issues customers had with accessing the website when they relied on bookmarked links to access services.

The only substantive issue the bank encountered was integrating Fiserv's online banking solution on FKC.BANK, and work continues to provide customers with a continuous .BANK experience when accessing services on its website.

Although the bank promotes its online presence and email with FKC.BANK, it will indefinitely maintain its former domain name for email and website forwarding to ensure continuity of services to its customers. Additionally, maintaining the former domain names prevents cybersquatting on them and reduces the potential for customer confusion.

MARKETING CONSIDERATIONS

Since the transition incorporated a new website as well as the new .BANK domain, Woodland shared that prior to publically announcing the switch to FKC.BANK, the bank invested significant time educating its employees via training, information posted on its intranet and in meetings with branch managers. Woodland commented that it was important for staff to understand details about the move to .BANK so they could be responsive to customers' questions. After the bank's employees were fully briefed, external communications began including issuing a press releases to local media, providing information about .BANK at teller stations and including the same in cash envelopes. The bank also communicated to customers the importance of updating their bookmarked links to services hosted on FKC.BANK.

As for the bank's marketing and collateral materials, anything that's newly created references the FKC.BANK domain and other materials such as letterhead and business cards will be updated as existing supplies are depleted.

LESSONS LEARNED

Wozniak offered that the move to FKC.BANK was "pretty much a non-event" and not hard at all with the proper expertise and a well-formed plan. The number one takeaway from the experience is the importance of engaging third-party providers early in the planning process to understand their roles and any potential limitations. For example, the bank was not aware that Fiserv couldn't support online banking hosted on a .BANK domain; fortunately this did not prevent First Keystone Community Bank from making the move to FKC.BANK.

Other keys to the bank's successful rollout of FKC.BANK were its extensive testing before going live and thoroughly training employees so they could be responsive to customer inquiries. All in all the bank was able to complete the migration in a manner that was seamless for its customers.

Both Wozniak and Woodland agreed that with FKC.BANK they feel that they are doing everything they can to serve and protect the bank's customers.

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