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# Built Together:

## How Kennebunk Savings Navigated a Core Conversion with Confidence

### At a Glance

Choosing the right core partner is one of the most consequential decisions a community bank can make. The 2024 ABA Core Platforms Survey found that satisfaction with core providers varies dramatically across the industry, with some providers earning satisfaction rates above 80%, while others fall below 50% (ABA, 2025). For Kennebunk Savings, a \$2B institution headquartered on the seacoast of Maine, operating 16 branches with over 300 employees, the decision to leave a thirty-year core relationship behind wasn't made lightly, but what they found on the other side was worth it.

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### A Different Kind of Answer

Kennebunk Savings had team members who had built careers around a single system, one the bank had relied on for more than thirty years. Some had been through conversions before and carried the scars to prove it. Kennebunk understood the core technology landscape had changed over the years, but the bank had a strong understanding of what mattered most and what was non-negotiable for its customers and staff. Getting everyone aligned required more than reassurance from the bank. **It required a partner committed to listening, aligning closely with their teams, and working side-by-side to earn trust and move forward, together.**

One question during the process made it clear that **COCC operates differently than the rest of the field.**

"I asked all three prospective vendors whether they had any governance on the number of conversions they would take on in a given year," said Jennifer Johnson, Senior Vice President, Senior Customer Experience Manager. "The other two didn't understand why you'd want to limit it, but COCC gave a very thoughtful answer. They explained that limiting the number each year lets them dedicate a team to each one and provide much more hands-on guidance and customer service. It was about doing it the right way, not doing as many as they could in a given year. **That told me we were going to be working with a partner, not a vendor.**"

That same intentional mindset is central to how COCC operates. Instead of prioritizing scale at the expense of service, COCC carefully manages the number of conversions taken on each year. This ensures **every client benefits from focused attention, a dedicated team, and a true partnership** without competing priorities that stretch resources or dilute the experience.

The 2024 ABA survey found that the top driver of switching decisions had shifted from capability complaints to customer service quality. Banks want a partner, not just a platform.



## The Right People in Every Room

Rather than a small implementation team stretched across multiple clients, COCC brought specialists to every corner of the project: lending, deposits, cards, data integrity, and more. Each department at Kennebank Savings had its own COCC counterpart, with a dedicated project manager keeping everything in lockstep.

"Every person COCC brought to the table knew their area," said Johnson. "That gave our teams confidence in their piece of the puzzle."

COCC doesn't manage conversions from afar. A dedicated team is on the ground, embedded with the bank, working hand in hand with staff throughout the process. The conversion team was sent on-site, staying alongside Kennebank Savings until the employees at the bank running the system were confident and comfortable standing on their own. **COCC doesn't convert a bank and walk away, they remain present, accessible, and deeply involved, ensuring no one is left to figure things out alone.**

**That level of commitment reflects a core belief at COCC: a successful conversion isn't defined by go-live, but by readiness.**

Wendy LeBright, Senior Vice President, Operations Manager shared the full weight of what her team was carrying at the time. "When we approached the critical training phase, we experienced an unexpected and deeply painful loss with the passing of a long-time colleague. Someone who was not only integral to the bank, but a pivotal player to the success of this project. The loss was felt personally and professionally, and it came at a moment when the work ahead felt especially heavy." LeBright went on to say "COCC recognized that this wasn't simply a project challenge to navigate, but a moment of real grief for the people doing the work. They showed compassion, patience, and genuine care for our team, creating space to acknowledge the loss while still helping us find a way forward together. It was not just their operational support; it was their humanity."

## The Part That Most Partners Get Wrong

For many institutions, the transition from implementation to ongoing support is where partnerships quietly dissolve. At Kennebunk Savings, the opposite proved true. Once the conversion was completed **COCC's transition team took over, maintaining weekly department-by-department calls and keeping outstanding items owned and tracked.** There was no cliff edge, no handoff to a general support queue, no moment where Kennebunk Savings had to reintroduce themselves and explain what they had just been through.

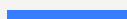
"I've found in the past that after a big project, you're suddenly explaining yourself all over again to a general support line," said Johnson. "That type of handoff never happened here. COCC guided us right through it."

Today, Kennebunk Savings is focused on eliminating legacy workarounds, focusing on optimization, efficiency and getting the most from its new core. Just as importantly, the trust and relationships built throughout the conversion continue to endure, forming a foundation that carries beyond implementation and supports the bank's long-term success. The partnership that made the conversion possible continues to drive that work forward.

**"This goes beyond a vendor or a contract," said LeBright. "COCC's our partner in every sense of the word."**

## Sources

- ABA, 2025 – American Bankers Association. (2025, February 18). Core Platform Survey 2025. Retrieved from <https://www.aba.com/about-us/press-room/press-releases/core-platform-survey-2025>



## About Kennebunk Savings

Kennebunk Savings is a \$2 billion-asset mutual bank founded in 1871 and headquartered in Kennebunk, Maine. With a mission to support local communities and provide exceptional banking experiences, Kennebunk Savings operates 18- locations throughout southern Maine and seacoast New Hampshire.

## About COCC

As an industry-leading fintech provider, COCC delivers innovative, comprehensive technology solutions and strategic partnerships with an unparalleled focus on service. Offering a robust, feature-rich suite of modern, standards-based core and digital banking solutions, COCC's cutting-edge systems are designed with intuitive user interfaces and are fortified by advanced APIs which seamlessly facilitate leading fintech integrations. Consistently ready to adopt and embrace emerging technologies, COCC remains agile and forward-thinking, meeting the demands of a rapidly evolving financial landscape where live real-time functionality matters. COCC is forever dedicated to assisting community banks and credit unions with remaining strong and competitive by providing the technology, support, and expertise needed to succeed.



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