

March 2025



Technology is only as strong as the relationships behind it.

Partnership, Trust and Innovation

At a Glance

COCC has built long-term relationships with financial institutions, with an average client tenure of 17 years. In 2024, COCC retained 100% of its core clients and achieved a 94% saturation rate for its digital banking platform. The company is recognized for its client satisfaction and effectiveness, ranking highest among the top 5 core providers featured in the 2024 ABA Core Platforms Survey. COCC's commitment to service, innovation, and adapting to client needs sets it apart in the industry.

"We continue to choose COCC as a partner. They go well beyond technology and truly are invested in our long-term success."

Steven Cornell, President and CEO of National Iron Bank

For financial institutions, **technology alone isn't enough—partnership and trust are essential.**

COCC is more than a fintech provider; it is a strategic ally, dedicated to guiding institutions through an evolving industry with expertise, integrity, and unwavering support. As a cooperative, client-owned organization, COCC is built on a foundation of service, taking the time to understand each institution's needs, offering strategic guidance, and delivering solutions that empower long-term success.

This deep commitment to partnership is reflected in the longevity of client relationships. Since its founding in 1967, COCC has built lasting trust, with tenure remaining strong through the decades. The longest-standing partnership spans 57 years, one of the very first clients to onboard with COCC. On average, tenure with COCC is 17 years, a statistic that includes 18% of the overall client base onboarding only in the last 5 years. This average continues to increase year over year with COCC's steady growth. COCC's Chairman, Chief Executive Officer and President, Richard Leone, states **"Our success is measured by our clients' success. Their trust has fueled our mission for the last 57 years and we are proud to stand beside them as a true partner."**

With 42% of client partnerships maintaining relationships for more than 20 years and 20% for over 30 years, this sustained trust underscores the company's ability to adapt, innovate, and deliver value year after year.



Enduring Partnerships, Lasting Success

In 2024, COCC retained 100% of its core client base, renewing 20 relationships and welcoming four new institutions into the cooperative. Steven Cornell, President and

Chief Executive Officer of National Iron Bank, has remained a client for over 27 years, just recently renewing the partnership. Cornell states, **"We continue to choose COCC as a partner. They go well beyond technology and truly are invested in our long-term success."**

COCC's digital banking platform is **no exception to sustaining high renewal rates.** Lined up to onboard and serve additional financial institutions this year, the premier experience continues to hold a **94% total client saturation rate in 2025.**

As digital expectations continue to evolve, COCC's scalable, fully integrated platform enables banks to provide seamless, intuitive online and mobile banking experiences that meet the demands of today's consumers and businesses.

Industry recognition further reinforces the impact of these efforts. In the 2024 ABA Core Platforms [Survey](#), conducted by the American Bankers Association Core Platforms Committee, **COCC ranked highest among the top five core providers featured,**

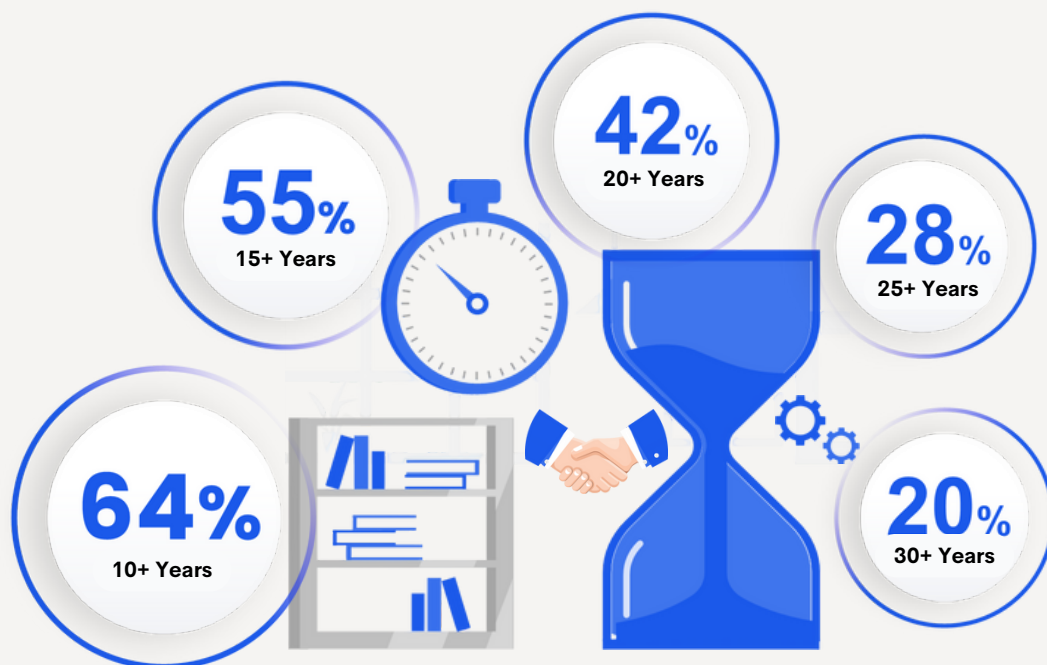
which was based on overall member response volume, in several areas including satisfaction, effectiveness, and client-to-peer recommendations. The survey, which gathered insights from 780 banking executives across 15 core providers, highlights what COCC clients already know—this is not just a vendor relationship, but a true partnership. As the survey itself notes, "ABA member banks have indicated that their primary non-policy concern is their relationship with their core providers."

In a competitive landscape where financial institutions have more choices than ever, COCC's results speak for themselves. **What sets the company apart is not just its technology but the trust, reliability, and innovation embedded in every partnership.** The commitment remains clear: to serve with excellence, adapt to evolving client needs, and ensure that every institution feels the strength of a relationship built to last

At COCC, service isn't just part of the business—it defines who they are.

Decades of Trusted Partnership

COCC Core Clients and Their Years of Commitment



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. To learn more, visit www.cocc.com.



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