



## Jack Henry Announces 2025 Cobalt Award Winners

September 10, 2025

*Financial institutions and fintechs honored for innovation, impact, and empowering financial freedom*

MONETT, Mo., Sept. 10, 2025 /PRNewswire/ -- Jack Henry™ (Nasdaq: JKHY) is proud to announce the winners of the 2025 Cobalt Awards – six financial institutions and fintechs that are redefining what it means to serve their communities through innovation, integration, and education.

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This year's honorees – [Bangor Savings Bank](#), [Bits of Stock](#), [Delta Community Credit Union](#), [equipifi](#), [Simmons Bank](#), and [Y-12 Federal Credit Union](#) – were selected for their outstanding achievements in leveraging technology to drive meaningful change and empower people to achieve financial freedom. The winners were revealed September 9 on the main stage of the San Diego Convention Center during the Jack Henry Connect annual client conference.

"The Cobalt Awards celebrate financial institutions and fintechs who break barriers, drive change, and weave innovation into the fabric of financial services," said Jack Henry President and CEO Greg Adelson. "We're proud to celebrate their successes and share their stories."

### 2025 Cobalt Award Winners

**The Barrier Breakers** – Recognizes financial institutions for tearing down barriers to financial health

- **Bangor Savings Bank** – Delivered more than 1,500 Maine ABLE disability expense accounts with nearly \$10 million in deposits by streamlining back-office efficiencies.
- **Delta Community Credit Union** – Created a credit and borrowing education series that boosted financial confidence for 98% of attendees.

**The Changemakers** – Recognizes financial institutions for outstanding achievements using technology, services, and innovation

- **Simmons Bank** – Achieved a 96% reduction in fraud losses, saving hundreds of thousands of dollars annually and setting a new industry benchmark.
- **Y-12 Federal Credit Union** – Reduced fraud losses by 93% and cut manual interventions by about 80% through automation.

**The Integrators** – Recognizes fintechs bridging the gap between service and technology

- **Bits of Stock** – Embedded its platform into the Banno Digital Platform™, connecting users to thousands of fractional stocks and exchange-traded funds without leaving their banking app.
- **equipifi** – Seamlessly integrated its buy now, pay later solution with Symitar® and Banno™, driving an 18% increase in digital banking logins and a 14% lift in debit card usage.

Each winner is featured in a dedicated case study highlighting their journey, impact, and the technology that helped them succeed. Visit the [Cobalt Awards website](#) to learn more about their story.

For more information about Jack Henry and the Cobalt Awards, visit [jackhenry.com](https://www.jackhenry.com).

### About Jack Henry & Associates, Inc.®

Jack Henry™ (Nasdaq: JKHY) is a well-rounded financial technology company that strengthens connections between financial institutions and the people and businesses they serve. We are an S&P 500 company that prioritizes openness, collaboration, and user centricity – offering banks and credit unions a vibrant ecosystem of internally developed modern capabilities as well as the ability to integrate with leading fintechs. For nearly 50 years, Jack Henry has provided technology solutions to enable clients to innovate faster, strategically differentiate, and successfully compete while serving the evolving needs of their accountholders. We empower approximately 7,400 clients with people-inspired innovation, personal service, and insight-driven solutions that help reduce the barriers to financial health. Additional information is available at [www.jackhenry.com](https://www.jackhenry.com).

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