



QCR Holdings, Inc. Selects Jack Henry to Modernize Technology Across Four Banks

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\$9 billion-asset holding company standardizes operations and enhances client and employee experiences

MONETT, Mo., Nov. 6, 2025 /PRNewswire/ -- [Jack Henry™](#) (Nasdaq: JKHY) announced today that [QCR Holdings, Inc.](#) has selected Jack Henry to modernize technology infrastructure, standardize operations, and enable a data-driven growth strategy across its four subsidiary banks.

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Founded in 1993 and headquartered in Moline, Illinois, QCR Holdings, Inc. is a \$9 billion financial services company operating four independent, community-focused bank charters with five brands in Iowa, Illinois, and Missouri: [Cedar Rapids Bank & Trust](#), [Community Bank & Trust](#), [Quad City Bank & Trust](#), [Community State Bank](#), and [Guaranty Bank](#). Together, the banks provide commercial, retail, and wealth management services across the Midwest, combining local decision-making and relationship banking with the strength and scale of a larger organization.

Already a Jack Henry client through one bank, QCR Holdings, Inc. understands the emphasis that Jack Henry places on the future of relationship banking and decided to transition all four banks to Jack Henry's modern and configurable core processing platform. The move will provide a gold standard for the bank's technology foundation while preserving each bank's autonomy and local approach. Products like Enterprise Workflow and Synergy will streamline internal operations and boost efficiency, while Jack Henry's open ecosystem and access to more than 950 API-integrated fintechs will allow the banks to select best-of-breed solutions for their specific markets and customer needs.

"Jack Henry will be key to our technology strategy, elevating both client and employee experiences," said Reba Winter, Chief Operating Officer at QCR Holdings, Inc. "Their modern, open platform will help us improve efficiency and reduce costs while maintaining our banks' independence and giving them the flexibility to easily integrate the solutions that work best in their markets. As a relationship-driven organization with deep community roots, we have a strong cultural alignment with Jack Henry. Their service and responsiveness have always been differentiators, placing them head and shoulders above competitors."

QCR Holdings, Inc. was drawn to Jack Henry's data-exchange solution, [Data Hub](#), which provides real-time access to data and enables more efficient integrations across systems through the Google Cloud Platform. Also, the company is confident in Jack Henry's [strategy](#) for building a modern core in the public cloud, offering a seamless path for future innovation and positioning their banks for sustainable growth beyond its near-term \$10 billion asset goal. "Jack Henry fits both where we are today and where we're headed," Winter said. "Their technology aligns with our growth plans as a platform that meets our needs today and can scale with us into the future."

"QCR Holdings, Inc. is taking a thoughtful, forward-looking approach to digital transformation, focused on enhancing client relationships while preserving the personal, one-on-one service that defines their Midwestern culture," said Jonathan Baltzell, President of Bank Solutions at Jack Henry. "They need a technology platform that can support their size and growth, while standardizing operations across banks and still preserving the essence of the local communities they serve. We're proud to provide the answer to this need for a modern, scalable platform with locality at its heart. Together, we will drive a clear path for future innovation."

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.

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