Celtic Bank Selects Jack Henry to Support Business Banking and Fintech Tech Stack

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- *Jack Henry will accelerate the bank's fintech integration capabilities and help the bank scale for growth.*
- *This leading small business lender will be able to improve the loan financing experience for customers nationwide.*
- *Celtic Bank will utilize Jack Henry core processing along with numerous other tech solutions.*

MONETT, Mo., Sept. 8, 2026 /PRNewswire/ -- Jack Henry® (Nasdaq: JKHY) announced today that Celtic Bank has selected Jack Henry to support its progressive technology strategy, allowing the bank to choose the right tools to grow its business lines while improving user experience, efficiency, and scale.

Salt Lake City-based Celtic Bank is focused on technology-enabled banking, helping businesses across all 50 states grow through financing and banking-as-a-service (BaaS) capabilities. With $5 billion in assets, the bank is consistently ranked among the nation's leading SBA lenders.

The bank selected Jack Henry's modern core processing platform, along with a suite of technology solutions. Banno Business™ will provide a modern digital banking experience for small business and commercial clients, while Enterprise Workflow will automate operational workflows and approvals, improving efficiency across the organization. Additionally, Jack Henry's open ecosystem offers the flexibility to choose from more than 1,000 third-party technology integrations.

"We were looking for more than core technology; we wanted a long-term technology strategy," said Jake Barney, Chief Financial Officer at Celtic Bank. "As our business continues to grow, we needed a technology provider that could deliver modern customer experiences, improve operational efficiency, and enable a variety of open integrations for our BaaS business. We found all these qualities in Jack Henry."

Jack Henry's strategy of delivering modern service components in the public cloud was also a key factor in Celtic Bank's decision. "We believe the core should enable innovation, not define it," Barney added. "Jack Henry's decoupled approach gives us the flexibility to choose the solutions that best fit our business, while providing a realistic path to modernization and the public cloud. It gives us the freedom to evolve our technology on our own terms as our business continues to grow."

"Celtic Bank has built an impressive business by taking a differentiated approach to business banking," said Jonathan Baltzell, President of Bank Solutions at Jack Henry. "Their strategy requires technology that's flexible enough to adapt to a diverse set of business lines while continuing to evolve with changing customer expectations. We're proud to help bring that vision to life."

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 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 more than 7,200 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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