

# How Closing Connection Title Saved \$25K and Eliminated Bank Fees



**Company Name:** [Closing Connection Title](#)

**Company Type:** Title & Escrow

**HQ:** Colorado

**Products:** Core

## Results

- Zero wire fees
- **\$25,000+ saved annually** in bank fees
- 100% of Qualia software costs covered by Encore credits

## About

Genae Horton, the owner of Closing Connection Title, built her boutique title company with a commitment to providing unmatched customer service, expertise, and reliability for every real estate transaction. She recognized that establishing trust and maintaining close relationships with clients was fundamental to her business' success. However, she found that her previous bank partner was making it difficult for her to deliver on those essentials.

## Challenge

For a title company, timely and accurate wire transfers are a core part of conducting business. Horton's former bank was not equipped to meet these needs, creating significant stress and financial strain for her company.

"The customer service from our old bank partner was outrageous. I didn't know there were banks out there that were title-friendly and understood the needs of our industry," explained Horton.

## Too Many Fees

The bank Horton worked with charged numerous fees that significantly detracted from her bottom line. She discovered that high fees for wire transfers and digital check copies amounted to **a yearly cost of roughly \$25,000**, a significant burden on her business.

"Our previous bank partner was charging us \$13 per outgoing wire, \$11 per incoming wire, and \$15 per stop pay. I decided this was not working for us and needed to find a better solution," said Horton.

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and that's all I can ask for,

Genae Horton  
Owner, Closing Connection Title

## A Bank That Didn't Understand the Title & Escrow Industry

Beyond the monetary costs, the bank's customer service was unreliable and frustrating.

Horton's team would often discover that wire transfers had failed only when a client called, panicked about having not received their funds. This stressful event was a major disruption for Closing Connection Title, and led to a delay in closing. Horton recalled a particularly frantic incident where a payoff wire failed and her previous bank partner never notified her: "The only way I knew that people didn't get their money [is] because they're calling me screaming to say, 'Where's my money?'"

The lack of communication and reliability was a constant pain point for Horton, who wanted to focus on serving her clients, not managing her bank.

## Solution

After consulting with her underwriter, Horton received an introduction to Encore Bank, a bank partner integrated with Qualia that specializes in the unique needs of the title & escrow industry. Through this collaboration, Horton found a solution that eliminated bank fees and provided superior customer service.

## Eliminating Fees and Earning Credits

By switching to Encore Bank, Horton was able to save approximately \$25,000 per year by eliminating the high fees that she had been paying to her previous bank. Additionally, Encore provided Horton with credits that fully paid for her Qualia software. "Encore is covering that," Horton said. "I'm paying zero dollars in fees, and I did not have to write the check that I normally would have."

## Receiving Superior Service

The relationship with Encore Bank provided the level of customer service that Horton had sought all along. As the owner of a boutique title company, Horton appreciates Encore's personalized approach. "Being heard, having a voice, bringing a concern, talking it through and getting results—that's what has really delivered the 'wow factor' for me with Encore, in addition to no longer having to pay the fees," Horton said.

The partnership has also paved the way for future operational improvements. As Horton expands her business and opens new branches, she plans to fully integrate Encore Bank's reconciliation features with her Qualia software.

## Results

Switching to Encore Bank has had a profound impact on Closing Connection's financial health and operational efficiency. The partnership has saved the company tens of thousands of dollars and provided Horton with the peace of mind that comes from working with a reliable and supportive bank partner.

"I feel like I'm truly being heard in the partnership with Encore Bank, and that's all I can ask for," said Horton.

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I'm rockin' with Encore. I love it.

Genae Horton  
Owner, Closing Connection Title