CASE STUDY

Southern Bank invests in fiber network to power future growth

Overview

- Southern Bank offers personal and business banking with a strong community focus across North Carolina and Virginia.
- The bank sought stronger connectivity across its network, including built-in redundancy, to mitigate service interruptions.
- Scalability is especially critical as the ability to add bandwidth and expand services is a strategic necessity.

Outcomes

- Bandwidth was expanded at more than 50 branch locations, including data centers, with the installation of Dedicated Fiber Internet.
- The network is now more resilient with the addition of Wireless Internet.
- The scalability of Spectrum Business circuits allows for new opportunities as Southern Bank continues to grow.

Why it matters

- Having a more stable and reliable network means Southern Bank can focus on designing and executing other IT strategies.
- Being able to quickly resume service in case of outages has become a strategic differentiator in the region.
- Building a stronger network enables Southern Bank to expand into AI, cloud applications and more.

Reliability and scalability are key with primary and backup connectivity upgrade

Established in 1901, Southern Bank services business and personal banking clients across North Carolina and Virginia, emphasizing a strong community focus.

The bank contracted Spectrum Business® to refine and expand network connectivity at more than 50 branch locations as well as two data centers and two operations facilities hundreds of miles apart.

"Uptime is very much a competitive component," says James Williams, SVP and IT Director, Southern Bank. "When you have a reliable network, and you can drive it consistently and dependably, then you have a good, competitive advantage."

A strong network for confident connectivity

The technology upgrade began with a decision to modernize the entire Southern Bank network using more powerful connectivity.

"We wanted a dual-circuit configuration, with strong backup capabilities and a network carrier we felt more confident in," Williams explains. "That's how we landed with Spectrum Business."

Spectrum Business engineers and technicians collaborated with Williams and his team in setting up a Dedicated Fiber Internet circuit at each branch location. Larger circuits were installed at the data centers and operations facilities.

Since 1901, Southern Bank has partnered with communities and homeowners in North Carolina and Virginia. Fiber connectivity has become increasingly central to their business model.

Customer profile

SouthernBank

Company
Southern Bank

Industry
Financial Services

Services
Dedicated Fiber Internet
Wireless Internet
Set Back Box TV

Company size
Over 50 branch offices

Each circuit delivers at least five times the bandwidth available in the past, with the potential to add more.

"Right now, Spectrum Business provides connectivity to 98% of our network connections," Williams notes.

Fiber lines spread across a wide area can be impacted by active commercial development, weather and other factors. To provide critical redundancy to their network, every Southern Bank location has its own Wireless Internet backup circuit.

Scalable fiber circuits help drive growth

One critical reason for choosing Spectrum Business is scalability. Williams likes how Dedicated Fiber Internet circuits can be adjusted to increase bandwidth as needed at specific locations.

"Not having to wait for engineers to design a circuit before getting a bandwidth increase is very strategic," Williams notes. "Scalability allows us to add applications to our suite of products without concern about overrunning our bandwidth. If we need more, we just reach out to Spectrum Business and increase the circuit."

Circuit boosts can be made remotely, he adds: "Being able to do that without additional physical visits to the branches has been a benefit."

"For financial institutions like Southern Bank, network reliability and scalability aren't optional—they're foundational," notes Robert Baldwin, Vice President for Strategic Markets Sales, Spectrum Business. "Our role is to deliver the resilient infrastructure that empowers their teams to innovate, expand and serve customers without interruption."

Designing for the future involves outfitting individual branch locations with video feeds to improve overall experience for bank patrons. In this, Williams and his team have set up Set Back Box TV platforms to inform and entertain customers in a more immersive and engaging way.

Data centers have been incorporated into the Southern Bank network, increasing service capacity. Like the branch locations, they rely on Dedicated Fiber Internet circuits to deliver high speed and lower latency.

Built-in redundancy means rapid recovery

In the past, Southern Bank juggled a multitude of network carrier relationships across its large geographic footprint, which demanded strong executive focus. Today, all that is managed by Spectrum Business. "That is something I don't have to think about anymore," Williams explains.

Adds Brian Watson, Director, Strategic Markets Sales, Spectrum Business: "This was a true collaboration from day one. Our teams worked closely with Southern Bank to design and deploy a solution that not only meets today's needs but can scale quickly as demand grows, without adding complexity for their IT team."

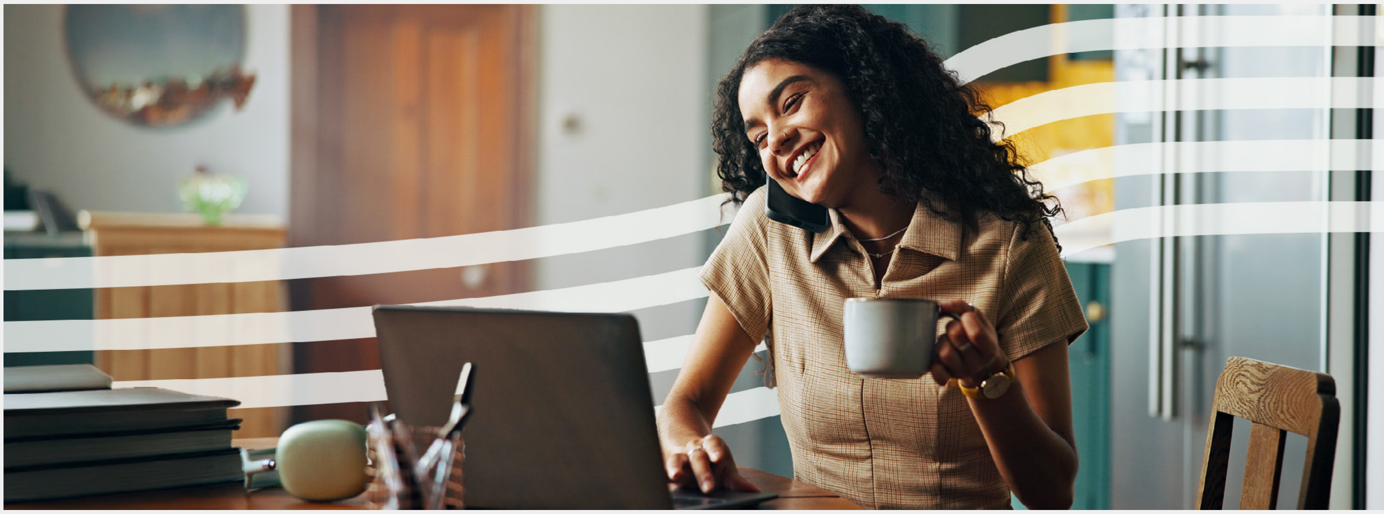
Another benefit of the managed partnership is readiness for anything that might impact the Southern Bank network. Williams is impressed not only by the responsiveness of local Spectrum Business technicians, but also by the underlying resilience of the network itself.

"Having a scalable network, and delivering customer service at a very high rate, has been pivotal to our entire, ongoing success. I think we have achieved that in our relationship with Spectrum Business."

James Williams, SVP and IT Director, Southern Bank

"What we experienced is a network engineered with some levels of redundancy and rerouting internal to the backbone," he explains. "That's not because of anything we designed, but because the Spectrum Business network design actually provides a much faster recovery."

In the rare event a circuit goes down, Williams estimates Spectrum Business engineers alert his office within one to three minutes. Now that Southern Bank has Wireless Internet as its backup internet service, the network automatically switches to wireless internet for the few minutes it takes for fiber service to be restored. Thus, critical functions remain operational. "That was not the type of network experience we used to have," he says.



People working and banking from home increasingly expect a bank that meets them where they are. Expanding network connectivity means Southern Bank is always there for them.

A network to transform strategy into action

Creating a strong, reliable network ultimately gives the Southern Bank leadership team more room to plan. Bandwidth demands are expected to increase considerably in coming years; the infrastructure in place has both the capacity and flexibility to accommodate them.

"Having a reliable, stable network allows us as an organization to look at expanding other opportunities," Williams says. "Those can include technology solutions, cloud-based solutions, AI solutions, storage solutions and core provider solutions. Having a partner like Spectrum Business allows us to have confidence in our network, to look ahead at other strategic advantages."

It has also confirmed Williams' choice of connectivity provider for the foreseeable future:

"Having the right network provider in place gives us more time to focus on how to be more strategic. I have so much confidence in the Spectrum Business team to get things done in a timely manner, typically with an email or a phone call."

Solution summary

- **Dedicated Fiber Internet** — Provides fast, seamless network connectivity and low latency data delivery across more than 50 Southern Bank branch locations.
- **Wireless Internet** — Ensures network service redundancy via a turnkey wireless backup solution.
- **Set Back Box TV** — Offers video feeds for news, weather and other features to engage bank patrons.

"When it came to expanding our network connectivity, we didn't have to do much more than let our branch offices know Spectrum Business was going to show up and deliver the service. It was a little more complicated than that, but at the same time, just that simple."

James Williams, SVP and IT Director, Southern Bank

Award-winning connectivity

FROST & SULLIVAN

Winner of the 2026 Frost & Sullivan North America Dedicated Internet Access Competitive Strategy Leadership Award.[1]

1. 2026 Frost & Sullivan Competitive Strategy Leadership Recognition, The North American DIA Industry Excellence in Best Practices, Leandro Agion, Industry Director, Frost & Sullivan, June 2026.