



Defending the financial data

- **Business needs** - This growing financial institution needed to upgrade security for remote workers.
- **Networking solution** - A range of AT&T Business cybersecurity systems protect Homestead's networks and sensitive data.
- **Business value** - Optimized protection, improved ability to grow, less pressure on IT staff
- **Industry focus** - Financial services
- **Size** - 140 employees

About Homestead Financial Mortgage

Homestead has been a trusted lender since 1998. It began as a sub-prime, mortgage broker that has since evolved to a fully delegated mortgage banker with a consistent flow of leads from media and referral-based relationships. Homestead works to add value for its loan officers, staff, clients, realtors, and business partners. Managing Partners Jayson Hardie, Greg Aftayev, and Andros Loakimides oversee the day-to-day operations.

The situation

The company grew as customers responded to Homestead Financial's friendly and personal way of doing business. This growth, coupled with the arrival of COVID-19 when many staff began working from home, expedited Homestead's need to beef up their cybersecurity.

Solution

A longtime relationship with AT&T Business led Homestead Financial to call on its account team for help in strengthening its security posture. AT&T Business recommended an array of cybersecurity solutions, including Vulnerability Scanning, Social Engineering, Security Awareness Training, Penetration Testing, AT&T Managed Threat Detection and Response, and AlienApp for Zscaler.

A personal approach to lending

Homestead Financial Mortgage has built a solid reputation in the Midwest and southcentral U.S. with locations in Missouri, Kansas, Illinois, and Texas. Its mission is to make lives better, one home at a time.

With perseverance and hard work, Homestead has survived market downturns that other lenders couldn't. Company Chief Information Officer Jim St. Gemme credits the owners for creating a culture that makes Homestead a great place to work and a fantastic company with which to do business.

“In the end, it all boils down to service uptime, and I’ve never had to worry about that with AT&T Business.”

Jim St. Gemme
CIO, Homestead Financial Mortgage

“We strive to give customers a pleasant, non-intimidating borrowing experience,” St. Gemme said. “Our owners realized that the home financing process was always very taxing for consumers. Ownership has

led by example in giving our customers a refreshing, pleasant, smooth experience. And it’s not just our customers that the owners treat this way. It’s the entire team of employees. I believe that’s why we’ve survived and thrived during the ups and downs of the market over the years.”

Outstanding uptime

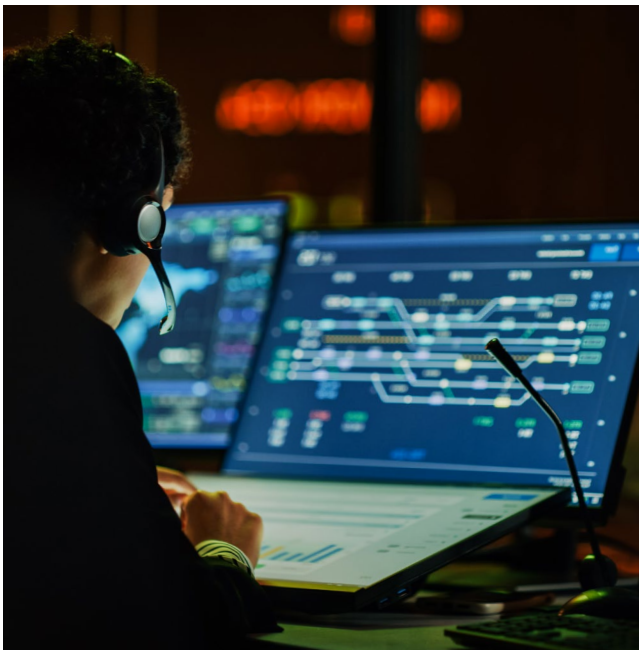
St. Gemme joined Homestead Financial after working in software and technology development. His duties have grown as Homestead expanded, but his IT staff remains lean. “I have a three-person department, and we have a lot of responsibilities. We support and maintain pretty much everything that plugs into an electric outlet or runs on a battery.”

The company uses AT&T Business Fiber and AT&T Dedicated Internet for connectivity, and AT&T Office@Hand as its phone, fax, messaging and conferencing system—all multiplying the effectiveness of St. Gemme’s IT staff. “One of the things that stands out to me about AT&T Business is its reputation and the reliability of its services. We appreciate the support we receive from our account team, too. In the end, it all boils down to service uptime, and I’ve never had to worry about that with AT&T Business.”

Homestead recently upgraded its networks to AT&T SD-WAN with VMware, which delivers performance, security, and visibility. This move to the cloud simplified operations and gave the company superb control over its network traffic. “SD-WAN prioritizes traffic, instead of just having a data free for all,” St. Gemme said.

“I’ve been able to lock down certain sites that were consuming bandwidth but weren’t mission-critical. It’s crucial to have that flexibility, that granularity, to change things on our network.”

The company's AT&T SD-WAN facilitated operations once many people began working remotely. "It's one of the key reasons we were able to grow when everybody had to work from home," he said. "I think the owners were a little worried they didn't see my face, but I could get everything done from home. SD-WAN really helped with that."



Sleepless nights

Security is important for every company, and especially for those like Homestead with millions in assets. "I did not get great sleep when cybersecurity started becoming more than just an attachment in an email that could harm your system," he said. "When active, offensive actions by nefarious characters became mainstream, it gets into your head."

Employees who began working remotely during the pandemic lockdowns created additional security challenges for Homestead. "For a while our IT staff wasn't getting much sleep because we were constantly checking on systems," St. Gemme said. "I was up at 5 a.m. and some of my assistants were working until 8 or

9 at night, constantly looking through logs."

The company's expansion added to security concerns. "Looking through the alert system inside our antivirus product took time when we were not just looking at 10 computers but at 100," St. Gemme said. The IT staff began researching solutions that would better protect the organization—and allow them to get a good night's sleep once in a while.

An immediate difference

With their longtime relationship and exceptional track record with AT&T Business, Homestead turned to it for cybersecurity help. Homestead opted for Vulnerability Scanning, Social Engineering, Security Awareness Training, and Penetration Testing from AT&T Cybersecurity. It also chose AlienApp for Zscaler, a cloud-based information security solution, and AT&T Managed Threat Detection and Response (MTDR), which provides 24/7 security monitoring powered by the AT&T Unified Security Management platform and AT&T Alien Labs™ Threat Intelligence.

The solutions made an immediate difference. "After constantly monitoring our networks for abnormal behavior, it was really nice to transition to MTDR," St. Gemme said. "It gives us monthly reports so we can see what's on the horizon, and it makes us aware of the new tactics happening out there."

St. Gemme appreciates the notifications when the MTDR team detects any medium or above-level threat. "They contact me immediately via phone. There's a sense of urgency, but at the same time they're not making me feel super worried because they're on it. They've got my back. AT&T Cybersecurity's recommendations for remediation are awesome and always on point."

“AT&T Cybersecurity’s recommendations for remediation are awesome and always on point.”

Jim St. Gemme
CIO, Homestead Financial Mortgage

Evolve and expand

St. Gemme was pleased with the installation of Homestead’s new security services. “It went incredibly smoothly, just like our account reps from AT&T Business said it would. This included a Zscaler deployment to all company endpoints in a single day. I don’t think it gets any easier than that.”

The IT team found the services to be immediately helpful. “The scans were great,” St. Gemme noted. “They always had instructions on how to fix a security hole or patch a system that might be vulnerable to something.”

The services from AT&T Business have changed Homestead Financial’s approach to cybersecurity. St. Gemme said, “Why would I want to do this myself, when we can do it for less than the cost of a full-time guy—a guy who, by the way, would need 24 hours a day to keep his eyes on the screen?”

Now that AT&T Business is assisting Homestead’s IT team in protecting the company networks, St. Gemme expects it will be easier for Homestead to expand into new regions. “We could go into different time zones because we’ve got a team of people looking out for us,” he said. “AT&T Business has helped us evolve and expand.”

According to St. Gemme, AlienApp for Zscaler brings a whole new level of performance to their network

security. “Zscaler, specifically, gives us more flexibility,” he said. “Previously, we would have needed a dashboard interface device or network-based firewall, which would’ve been very restrictive.”

St. Gemme said the AT&T Cybersecurity services give him and his team peace of mind. “AT&T Business opened so many doors for us. There’s no fear that something might not be a good fit for Homestead. We can deploy things safely, knowing that Zscaler and MTDR have our back.”

“AT&T Business opened so many doors for us. There’s no fear that something might not be a good fit for Homestead. We can deploy things safely, knowing that Zscaler and MTDR have our back.”

Jim St. Gemme
CIO, Homestead Financial Mortgage

A single pane of glass

The IT infrastructure that Homestead has created is vital to support the company’s goal of opening an office in a new state every quarter.

“I don’t think that we could meet that goal without Zscaler and MTDR,” St. Gemme said. “It’s just too big of a security footprint. With expansion there might be people working from home or in a shared office location. They might be working at Panera,” he said with a laugh. “Having visibility to the security posture of the endpoints what Zscaler gives us. And that’s

huge. Plus, MTDR gives us so much visibility into all our different Software-as-a-Service applications from a security standpoint.”

St. Gemme has one more technology goal for the near future. When the contract with the company’s current antivirus vendor expires, he plans to switch to AT&T Managed Endpoint Security with SentinelOne. It provides comprehensive endpoint protection against ransomware and other cyberattacks, while also detecting highly advanced threats within an enterprise network or cloud environment. Currently the IT team has to log into a separate portal every time it gets an alert from its current antivirus provider, he said. “When we switch to the solution from AT&T Business, we will bring all of our security visibility into a single pane of glass.”

With AT&T Managed Endpoint Security with Sentinel One, AT&T Business will take actions based on pre-defined policies that Homestead will put in place. “Once we make the switch, that will save me time each week I currently devote to the current manual tasks involved,” St. Gemme said. “It will free me up considerably.”

A catalyst for growth

The peace of mind that the technology upgrades from AT&T Business is one of the things St. Gemme appreciates most of all. “I did a lot of research and was intrigued with what the AT&T Business’s products did. I think ever since the AT&T Cybersecurity solutions went live, my sleep started getting better.”

St. Gemme and his staff also like staying on top of IT innovations. “It’s been really nice to have recommendations from AT&T Business on the newer stuff out there,” he said. “And everything that we’ve gotten from AT&T honestly has been the catalyst that allows us to grow.”

“And everything that we’ve gotten from AT&T honestly has been the catalyst that allows us to grow.”

Jim St. Gemme
CIO, Homestead Financial Mortgage