Peace of Mind by Design

How Cornerstone Bank Helped Cunningham Equities Earn Tenant Trust with ZEscrow

The Challenge

For Cunningham Equities, security deposits meant manual tracking and no real-time visibility. This process spread across people, systems, and the bank, with tenants left without real visibility.

The bigger risk was continuity. If a staff member left, tracking down what was set up became a real headache. As James Cunningham, President of Cunningham Equities, put it: "We worked with other banks where it was difficult to track, monitor, control — it was a very manual process."

The Switch

Cornerstone Bank brought ZEscrow to Cunningham Equities at a cash management meeting — it wasn't even the main agenda item. Cunningham has been candid that it's not something they would have gone looking for on their own.

ZEscrow equips banks to bring this kind of value to their commercial clients, and Cornerstone brought it to Cunningham. What Cunningham recognized wasn't a feature list; it was what the platform would mean for the tenants on the other end.

The real change and value-add is how it's changed the tenant experience. There's peace of mind — partners in the past didn't have the infrastructure. Our tenants are happy that we use ZEscrow.

-James Cunningham, President, Cunningham Equities

Value Added

Tenant Trust

Professional, timely handling of deposits that tenants can see for themselves

Real-Time Visibility

Tenants and staff can see deposit status the moment it matters

Deepened Bank Relationship

Another way Cornerstone Bank shows up for their commercial clients

Operational Order

A consistent, repeatable process regardless of staff turnover

The Difference

This isn't a time-savings story, even though Cunningham has felt that benefit too. The real shift is what tenants now see: a security deposit handled with visible professionalism — set up quickly, tracked in real time, backed by a platform tenants recognize and trust. That visibility is the difference.

For Cunningham, ZEscrow isn't the headline of Cunningham's tenant relationships; it's the proof point underneath it. That logic extends to the banking relationship: strong before ZEscrow, and deepened by it.

The Takeaway

The relationship James describes with Cornerstone — proactive, personal, built on more than transactions — is the same experience Cunningham works to create for every tenant they serve. ZEscrow made that easier to deliver.

Cunningham didn't adopt ZEscrow to solve a back-office problem. They adopted it because their bank brought them something worth passing along. What began as a cash management conversation with Cornerstone Bank **became a meaningful upgrade to how tenants experience Cunningham as their trusted property manager.**