

Tompkins VIST Bank Helps Customers in Changing Environment

The current business climate has been an enormous challenge for many Tri-County companies. For Tompkins VIST, it has presented an opportunity to show clients what it means to have a community bank behind them.

Throughout the pandemic, bank staff have been checking in frequently with customers to determine their changing needs or just to serve as a sounding board. "We have strong relationships with our customers, and we wanted to be there to support them as soon as possible," says Lisa Lightcap, vice president of commercial banking, who serves the TriCounty area. "Our belief is that 'we're all in this together.'"

As early as March, the locally-based community bank, which specializes in small businesses, rushed in to help customers with loan assistance and the SBA Paycheck Protection Program (PPP). So far, more than 780 business customers have received a total of \$127,000,000 in loans. It was the lifeline they needed to retain employees and continue serving their customers and communities.

Lightcap, for example, helped the YWCA Tri-County Area apply for and gain approval for a PPP loan. This allowed the staff to remain employed and enabled the organization to set up virtual services and solidify plans to reopen.



At the Boyertown Branch Office, Lori Carnes, Branch Manager; Nick Litrenta, Assistant Vice President, Commercial Lending; and Lisa Lightcap, Vice President of Commercial Banking with the branch's decorative bear.

As a result, the "YW's" Early Education Center was able to open in early July.

At the bank's Boyertown branch, manager Lori Carnes and her staff continued serving customers full time by drive-up and appointment. They also walked many business customers through the procedures to obtain SBA funding. "The application process required a lot of patience on everyone's part, but was well worth it," Carnes said. For example, a customer who owns an outdoor lawn equipment company was able to open during its peak season.

And the bank is continuing to grow in the area: to supplement the services of the Pottstown and Boyertown branches, which are only a few years old, it plans to add a new ATM in Pottstown in 2021.

scams. "Strengthening customers' operations is one positive we believe has come out of this difficult period," Lightcap says.

Supporting the Community

Always engaged in their communities, Tompkins VIST bankers have continued to volunteer, albeit virtually. The bank is a TriCounty Chamber "Community Partner," and Lightcap is on the chamber's board and serves as board treasurer. "The chamber is working hard to keep members updated on business grants and health care guidelines," Lightcap says. And Carnes, an avid volunteer who is a past "Boyertown Citizen of the Year," continues to attend community board meetings via Zoom and support United Way fundraising events.



Tompkins VIST Bank staff work as a team to serve customers across the region

Lisa Lightcap, Vice President of Commercial Banking; Megan La Rosa, Cash Management Officer; Bob Massino, Assistant Vice President, Cash Management; and Carolyn Buto, Manager of the Pottstown and Oaks branches, practice social distancing outside the Pottstown office.

Strengthening Business Operations

Besides obtaining loans, business customers have been asking about ways to make their operations more financially secure. "Fraudsters never go away," says Lightcap, "With more companies now doing business online, scammers are finding new ways to infiltrate their operations." In response, Tompkins VIST Bank's Cash Management Team, which specializes in providing solutions for businesses, offers a service called Positive Pay that is specifically designed to guard against mailbox theft, check copying and other

Strengthening Virtual Communications

Since March, Tompkins VIST Bank, like other companies, has realized the importance of web-based services. "Because of the pandemic, more of our customers have signed up for online and mobile banking and are pleased with how secure and convenient they are," says Carnes. The bank is focused on enhancing these services for its commercial customers, according to Lightcap. "Our goal is to continue building relationships in this challenging business environment," she says. "Whatever the future holds, we'll be there for our customers."

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