

INSIDE: Focus On Successful Pottstown Businesses • Catapult Year End Growth • Charitable & Gifting Strategies

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“The banking industry realizes that there are many bankers looking to retire in the next five to 10 years and with this in mind, our company has a strong focus on emerging leaders.”

– Paula Barron, senior vice president of Community Banking



Banking today has changed dramatically from the industry it was just a decade ago. Technology has made it easier and more accessible for consumers and businesses. But they still want personal service when they need it. At Tompkins VIST Bank, the next generation of community bankers is leading the charge to give customers the best of both worlds in this changing environment.

“The banking industry realizes that there are many bankers looking to retire in the next five to 10 years and with this in mind, our company has a strong focus on emerging leaders,” says Paula Barron, senior vice president of Community Banking.

Joe Cavallo, Bob Massino, and Caroline Buto (left) are three examples. They represent just a few of the many Tompkins VIST Bank young professionals who serve the TriCounty area, a market that is fairly new to Tompkins VIST Bank but one that is extremely important.

Tompkins VIST Bank has the resources of a large financial institution delivered with the personal attention of a small-town bank. Cavallo, assistant vice president and manager of the Pottstown office, says that approach works. “I know from experience that we can provide the same services as a large bank, but have the advantages of local decision-making and more flexibility.”

The Universal Banker Shows New Trend in Community Banking

The changing model of community banking means Tompkins VIST Bank is starting to take a more holistic approach to serving customers. “Each of our TriCounty branches has a “universal banker” – someone who can do both teller transactions and open new accounts and takes loan applications,” says Caroline Buto, business development office and manager of the Oaks Branch. “Customers like the efficiency, and staff appreciate the opportunity to be more versatile.”

More and more customers also want to do their own research before talking to a banker. So Tompkins VIST Bank has partnered with an education technology company to provide financial information accessed through the bank’s website. Content is organized around various life stages such as understanding mortgages and planning for retirement. And to appeal to millennial audiences, this fall the bank will launch an educational video series called “Tompkins Talks,” which discusses financial topics younger people are interested in.

Despite their preference for technology, millennials sometimes want to meet face-to-face with a banker. “They often visit the branch for a quick tutorial on how to set up an online service,” says Buto. “Then they’re good to go, and we usually don’t see them very often after that,” she says. They also seek advice when it comes to large financial decisions such as buying a home or starting a business.

Joe Cavallo, Bob Massino and Caroline Buto



But customers of all ages want the convenience of technology, so the bank offers mobile and online banking as well as LiveChat. This new service allows the customer to talk to a service representative through the bank website and get answers to basic questions without calling or visiting a branch.

Making Technology Easy for Businesses

On the business side, Tompkins VIST Bank is aware of more demands on the business owner. "Over the past few years, running a business has become more complicated," says Frank Strunk, senior vice president, who has served the regions small businesses for more than four decades. "Business owners have the need for improved technology and cybersecurity protection, as well as insurance coverage, and the ability to market themselves cost effectively," he says, adding that they also need to offer a modern workplace and employee benefit programs to attract and retain people.

Buto says that one way the bank has made things simpler for business owners is Lightning Loans, its online business loan application program. The platform allows the customer to apply for a business loan online 24/7 and receive an answer in about 48 hours or less. "Customers value the convenience, as well as the personalized follow-up to make sure the customers is satisfied and we have their complete information," she says.

Another crucial service for businesses is cash management, including remote deposit capture, which scans and deposits checks electronically from the business owner's location. Bob Massino, assistant vice president and commercial services officer, who specializes in cash management, says, "Just about everything a business customer does ties back to cash management and technology."

"As a community bank, we have the ability to offer cash management services at very competitive costs," Massino says. "In fact, with remote deposit capture, we'll extend the offer to try it for a trial period at no cost to see if they like it." This is an option very few large banks offer.

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TOMPKINS VIST BANK FACTS:

- President and CEO Scott Gruber
- Founded in 1909, Tompkins VIST Bank celebrates over 100 years serving Southeastern Pennsylvania. With a branch network of 19 offices, the bank offers community banking throughout five Southeastern PA counties.
- Local decision-making and personal service
- Website: www.VISTBank.com
- Lightning Loans: www.vistbank.com/business/lightning-loans/

Tompkins VIST Bank TriCounty Branches

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COVER STORY

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Business Not Too Small for Cash Management

One of the bank's business clients was used to visiting the branch to do their banking and would handwrite payroll checks for their employees. With a staff of only 12, the client thought they were too small for direct deposit. They also were concerned about its cost and learning the technology. After listening to their needs, the cash management team proposed that they give remote deposit capture a try for deposits and ACH Payroll for direct deposit. The cash management team stressed that they would support them through the entire process. The results were very positive: "Now they have no idea how they ever operated without these services," Massino says.

Customer Sold on Personal Service and Resources Behind It

In addition to technology, the bank also provides local decision-making, responsiveness, and warm, friendly personal service.

The personal touch is what brought the owners of PD Home and Garden to Tompkins VIST Bank. Steve and Demi Parris's Oaks-based company designs and imports a wide range of home décor items. They distribute them nationally and internationally through home specialty and retail stores.

Before coming to Tompkins VIST Bank three years ago, the Parris family had been with a large bank that didn't provide the personal attention they were looking for.

"We wanted a smaller bank approach, and we found it with Tompkins VIST," said Steve Parris, owner of PD Home and Garden. "After being in business 10 years, this is the fourth bank we've been with and no other bank had their kind of service with the power of a big lender behind them."

Relationship-building With Customers and the Community

Knowing how busy business customers are, the bank makes it a point to go out of its way to meet with them on their time, something larger banks are often unwilling to do. "For example, when you're working with a non-profit, it's important to understand that committee members have day jobs and are only available for evening meetings," Strunk says. "You have to work with their schedules." Strunk should know. He has served on the board of the TriCounty Chamber and many other organizations in the TriCounty area. "Community support is the right thing to do and also part of my job as a community banker," he says.

Pottstown manager Joe Cavallo says the bank is fully committed to Pottstown's revitalization. He and his staff are excited when new businesses open up in the town, because it means more economic development.

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Ear infection?
Minor allergic reaction?
Nose bleed?
Same day appointments.



Cuts or scrapes?
Minor burns?
Avoid out of pocket costs for ER visit.



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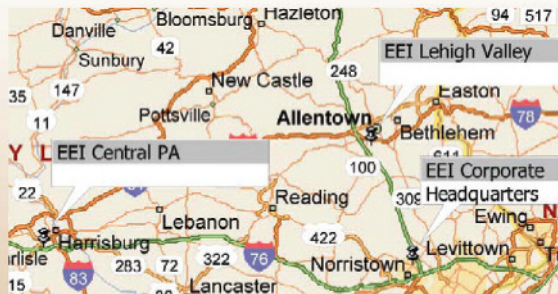
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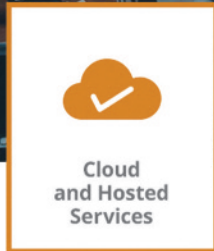
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In true community bank spirit, Tompkins VIST Bank employees are volunteers and leaders in many community activities. Last year, they donated more than 8,000 hours supporting fundraisers, neighborhood events and business and professional organizations. Many have been recognized for their service. For example, in April, the bank was awarded the "Delivering Possibilities" award from Tri-County Chamber at its annual dinner (see below). The award was given for the bank's extensive work in sponsoring a variety of events with the chamber.



Pastor Bob Machamer, Frank Strunk and Lori Carnes

Lori Carnes, manager of the Boyertown office, epitomizes Tompkins VIST Bank's community spirit. Named Boyertown Citizen of the Year in 2015, she has served on the town council and many local boards. She hopes her passion for her community has rubbed off on her colleagues and clients. "One of my favorite sayings is 'Attitudes are contagious.'" The bank is a big contributor to the Boyertown community and will be the major sponsor of the Boyertown Pickfest, a large arts, music and food festival being held in October.

Providing the Right Qualities for a Local Church

Tompkins VIST Bank's dedication to the community, personal approach and technology helped turn a Boyertown-based church into a customer. St. John's Lutheran Church believes in supporting its community and previously had a relationship with another Boyertown bank. But after it was merged into a larger institution, the service suffered. So Pastor Bob Machamer was open to new options.

In addition to being local, a bank should have other specific qualities, he told Lori Carnes. "When Tompkins VIST Bank came to me asking what it would take to earn our business, I said personal service, banking expertise, and up-to-date technology" he said.

He says Tompkins VIST Bank has provided that. "As a leader of a non-profit faith based organization, I look for resources and institutions that have the information that I could not possibly know we need but provide crucial information to my staff and key leaders. The bank responds immediately and know how to advise us with fact-based information. This means we can make more accurate decisions on behalf of our organization and members."

The Winning Combination

Massino, Buto, and Cavallo understand they have a responsibility as the next generation to carry on the Tompkins VIST Bank model of community service, up-to-date technology and personal service to make customers' lives easier and more pleasant.

"Technology has evolved banking and business to move at such a rapid pace that customers can have their bank at their fingertips 24/7," Massino says. "This along with a personal relationship is the perfect combination for success."