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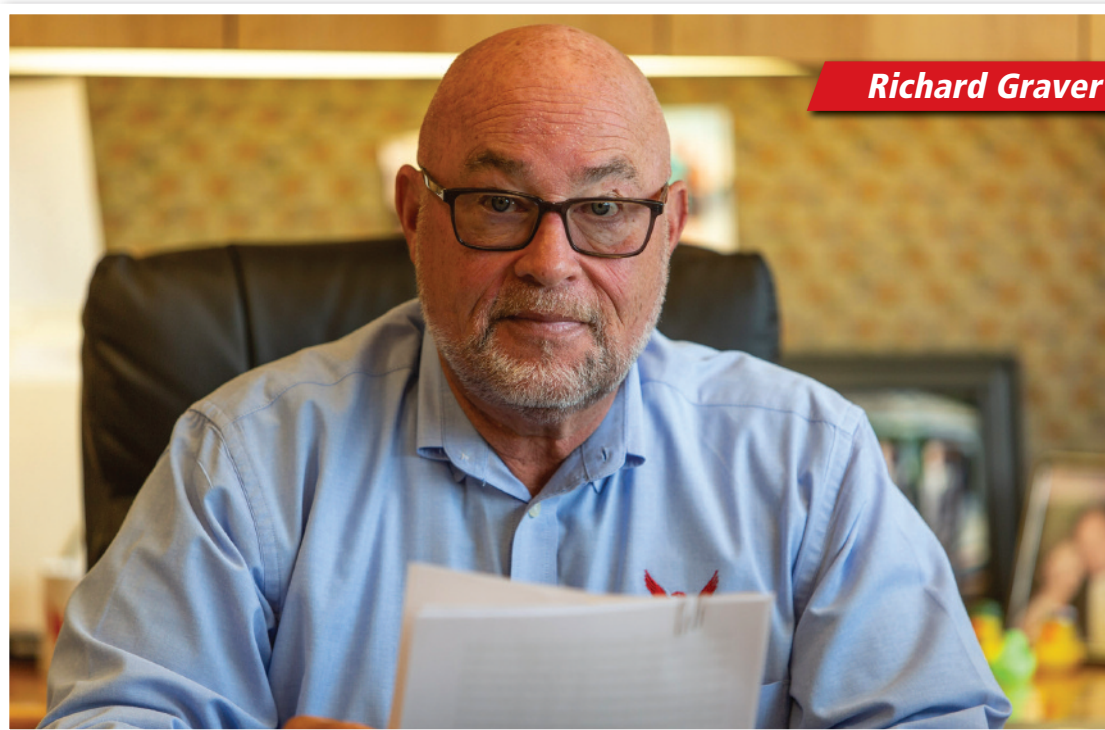
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THE VICTORY BANK

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The Victory Bank headquartered at 548 N. Lewis Road in Limerick Township, is not your typical bank. Founded in January 2008 as a small, community-focused, highly personalized “niche” lender with a foundational philosophy of developing a superior group of bankers dedicated to providing exceptional service. The Victory Bank has become a regional leader in serving the financing needs of businesses, professional practices, individuals, municipalities, and school districts all along the Route 422 Corridor.



Richard Graver

PHOTOS BY BILL VITIELLO

Every dollar in deposits The Victory Bank takes in goes right back out into the local community in the form of loans, providing growth for local businesses. The positive impact these commercial / industrial and real estate loans have had on the economic vitality of our region over the past decade cannot be overstated.

“We’re a business niche community bank,” explains Richard Graver, Chief Lending Officer. “We finance a lot of projects in this community — office buildings, medical buildings, shopping centers — all right here on the Route 422 corridor. The money that we lend creates jobs in our market,” he said, pointing out that those employees then recycle that money back into the local economy by patronizing businesses in their community.

The Victory Bank processed and closed approximately \$92 million in loans in 2018 — a record number. About 87 percent of the bank’s loans are commercial loans. The bank’s emphasis on hiring a “superior group of bankers dedicated to providing exceptional service” has certainly paid off in terms of the phenomenal growth and success of the bank, and its impact on the community, over the past decade. The bank has grown to over \$250 million in assets and over \$230 million in deposits over this time.

“We built this bank, this lending team because we are lenders,” Graver said. “That’s what we do. We don’t do a lot of other fancy stuff. We have all the products that the other banks have, but we lead with loans. We need to be Ninja-focused on making sure that we do a fantastic job for those lending customers, because you only get one chance to make a good impression,” he said.

Graver credits the bank’s remarkable record of sustained \$20-30 million in loan growth annually to the outstanding accomplishments of his entire team of lenders, relationship assistants, business development officers, and support personnel. “We have, in my opinion, the best group of bankers I’ve ever worked with at The Victory Bank, and I’ve been doing this for 38 years,” he said. “These men and women get to know their customers. They go out of their way to do something for them. And then in turn, those customers remember that. They will refer others. That’s the relationship.”

Graver is especially proud of the collective experience, collaborative approach, and professionalism of all the bank’s relationship managers, especially, the bank’s four senior vice president/senior commercial relationship managers — Jon Swearer, Steen Woodland II, Alex Kroll, and Tony D’Antonio.

“Those are our senior guys,” Graver said. “They each have decades of experience, and each have developed many relationships in the banking industry. They know a lot of people. They get a lot of referrals just because of who they are. I like to say the bank isn’t The Victory Bank. It’s Jon, Steen, Alex and Tony. Of course, the bank and our culture have a lot to do with it.”

(Continued on page 8)



THIS PHOTO BY STYLISH IMAGES PHOTOGRAPHY

Headquarters



Jon Swearer

How borrowers thought the Victory Bank performed during the loan process:

“Smooth (lending) process that exceeded my expectations.” - GL

“Working with Victory Bank has been a refreshing experience.” - AH

“Great communication and good advice.” - JJ

“Victory Bank’s lending process is the best we’ve ever encountered.” - LH

“It was an easy, quick and efficient process. I don’t think I’ll ever leave Victory Bank.” - MZ

“Lender was easy to work with and the branch staff is excellent!” - SM



Tony D’Antonio

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Steen Woodland



Alex Kroll

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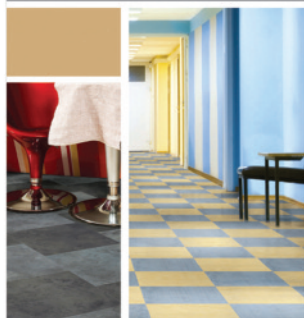
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COVER STORY

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Graver points out that each member of the team brings advanced knowledge, expertise, and contacts in terms of certain geographical areas or types of industries, and how to structure certain types of loans, and they all work to share their knowledge with other members of The Victory Bank lending team.

"They each have different sets of expertise and they talk to each other," Graver said. "If Jon has a commercial real estate loan for a small strip center in Royersford, he'll go to Alex and Alex will say this is how we should do it. If Alex has a customer who is in manufacturing, he'll go to Jon or Steen and they'll talk together and work out the best way to do it. It's like a collegiate atmosphere. Everybody knows what everybody else is working on. They get help if they need it, and they offer help where they can. If they need some kind of expertise from a standpoint of a specialist, we have those contacts that we can refer to the customer or the customer to them. It's different here at The Victory Bank. I've worked for three different banks, and for this one 12 years now, and I mean it — The group (of lenders) that I've got, and the whole bank, is the best I've ever worked with. They are strong, experienced, and I don't lose sleep at night (worrying) that they're going to do something wrong."

That unique combination in the banking industry of an open-door policy that encourages communication and collaboration, and the proximity afforded by working out of a single location, has created an atmosphere where deals are done as efficiently and expeditiously as possible.

"I've been in banking for 41 years and (The Victory Bank) is a very good situation for me," said Steen Woodland. "Working here has brought fun back into the job again," he said. "This is a close-knit group. There's not the bureaucracy of

bigger banks. It's nice to be able to walk across the hall and talk to the decision makers and have people very available for discussion," he said, adding, "Everybody works to get to the same place in tandem with each other. Everybody has their fair say in what's going on and are encouraged to provide their input. The bank has been very supportive in anything that I have presented or requested from the top on down," Woodland said.

"Even the back-office support staff goes out of their way to make sure that things get done for you in the timely manner that you need them,"

Woodland offers.

"The credit department and senior management have all been great. Coming from other banks, I've seen the cooperation and working together more evident here than it has been in most of the other banks that I've been with."

"There's a lot of experience here," said Jon Swearer, who himself brings 20+ years' banking experience to the table, the last six with The Victory Bank. "One of the things the bank has instilled in us is that team aspect, and to be more focused on how the bank does, rather than what individuals do," he said. "With that experience, it invites you to ask your associates how they would do this or that. It does create that element of teamwork where we all help each other figure out how to get things done, which benefits both our customers and the bank in the long run."

Tony D'Antonio joined The Victory Bank lending team eight years ago, bringing along his relationships built up since he started in banking in 1996. "In my

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portfolio, I've had customers for 20 plus years. I didn't want to go somewhere where their philosophy is going to be different than mine and it's not going to work with my customer. Asking my customers to move is something that I don't take lightly, and I want to be able to satisfy them and work with them. And working at this bank is ideal for my customers. If I have a question from a client, all I have to do is walk next door and talk to Rich (Graver) or go right next door and talk to Joe Major. I don't have to call another office or send an email and wait for a response. I enjoy working at this bank from that standpoint. We get things done, and we get them done quickly," he said.

Alex Kroll, who is currently managing 17 projects, is the real estate and construction loan "go to" guy on The Victory Bank senior lending team. "I've got 30 years of experience, so I've done all types of lending. I'm pretty familiar with how to underwrite the loans, and most people do lean on me for the construction and real estate loans," Kroll said. I have access to certain information that most of the people don't, so I'm able to get comps and market studies done. That helps us if we want to go into a new area. We spend a lot of time researching the area before we will

actually do it. That's a real big part that I bring to it. Experience."

Kroll agrees with his fellow senior commercial relationship managers — the collaborative atmosphere is a key component in the bank's success. "It is a family atmosphere," he said. "We all lean on each other for everything. We all work together on the deals. Being face-to-face makes all the difference in the world, and we bend over to make sure that everybody's on the same page. There's no surprises here. That's the big issue. There are no surprises. We start talking to everybody that needs to be spoken to in the very beginning. It's very easy. We communicate well in our departments. So, when the deal gets to the approval process, it's already done."

The efficiency of the loan process, as well as the overall quality of the loans made by The Victory Bank, are in large part due to the experience of the bankers involved. Compared to its peers, The Victory Bank is among the top banks with the fewest delinquencies and little to no charge-offs. Graver points out that this is a result of his highly experienced lenders doing a superb job of pre-qualifying loan candidates early in the process.

(Continued on page 10)

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VALLEY FORGE & MONTGOMERY COUNTY, PA
MEMBERSHIP

COVER STORY

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That efficiency and loan quality is also due to the consultative approach of the lenders. Unlike the big box banks who require a business plan and financial documents, which they turn over to an underwriter in a remote location, lenders at The Victory Bank encourage customers to come in and share their idea first, talk about it, bounce it around with experienced business professionals, shape their business plan, and collect all the necessary financial documents before applying for a loan. The lender will then continue to work with the customer throughout the life of the loan as needed, as a financial partner.

"The experience of the lender is the key," explains Alex Kroll. "A good lender will sift through a deal before they even push it along. We'll get the information and underwrite it based on our own experience or turn it down right away if it doesn't go anywhere. My claim to fame is I give all my clients my spreadsheets and say, here's what I require. If you follow a, b, c, d and fill these out, then the deal gets done. My clients use those spreadsheets and they send me the information in the formats that I like, and it makes it much easier. I have never had a deal turned down because we do the

homework up front; and the clients are involved. That's the biggest piece. Interaction with the client. The client understands. We're very up front. These are the requirements. This is how we do it. This is what I need. And usually the clients are very receptive to that," he said.

The extraordinary quality of The Victory Bank lending team is due to hiring the right people from the start. It is maintained by creating the right atmosphere where those people can thrive, in terms of professional growth and personal satisfaction. That involves creating a familial, supportive environment.

"It's a great place to work," said Jon Swearer. "The senior management that interacts with the lending are good people, focused on not only what the bank has to do to succeed, but what you have to do individually to succeed. It's a cliché, but that work-life balance is really honored here. They are focused on both sides of the equation. You need to get your work done and take care of your customers, but you also have to focus on yourself and be happy," he said.

One of The Victory Bank's top expenses is training and education for employees, giving them the knowledge and



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authority to make wise decisions for their clients, so they understand the entire process of maintaining and growing a profitable institution. Beyond training and education, the employees at The Victory Bank feel as though they are part of a family. They have fun together, throwing axes, racing Go Karts, bantering and joking with each other, attending private and community events together.

"I think the entire bank, not just the lending group, the whole bank is family," said Graver. "They get along really, really well. It's a close-knit family like environment, where they are not afraid to speak their mind, as long as they do it respectfully and they always do. If they have a matter of opinion or difference of opinion, they talk about it. But they work so closely together in order to make sure the bank succeeds, the clients succeed, they get their job done," he said.


"Wednesdays we have games," Alex Kroll said. "It's been pretty interesting. It breaks down the barriers when you see each other in more of a fun atmosphere rather than a (strictly business) atmosphere and it keeps lines of communication open, because you know who that person is. You're not talking to a position. You're talking to a

person. And you form relationships through those activities. It's a great place to work. Clients are number one. And we do push the process to make sure the clients' needs are met. If there's a deadline, we meet the deadline. And that's the key."

"It's a very amazing, rewarding, dynamic," Graver said. "They become friends. Some of them are friends before they get here. They come to work because they are working with their friend. I interviewed every single employee here except for one. And Joe (Major) has interviewed every employee we've hired. It's important to us, because this is a family. We want to make them happy. We want to make them feel like they have self-worth. We do a lot of things that other companies don't. We have really good benefits. We've got flexible paid time off. We have picnics in the summer where we cook hamburgers and hot dogs for the team. With a single location, it's a little easier to manage as a family or a team than a traditional bank, where there's a headquarters and branches all over the place."


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