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**Teamwork
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on Top**



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Teamwork Keeps Tompkins VIST Bank on Top



LISA LIGHTCAP AND
MEGAN LAROSA

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Numerous factors go into selecting a financial institution for business or personal banking. Typically, a strong culture behind the scenes shines through and shows customers why a financial institution may be right for them. With a commitment to teamwork and ensuring women progress through the organization, Tompkins remains competitive and strong throughout the banking community.

Supporting Women in Business

Tompkins VIST Bank is committed to developing and promoting women throughout its organization. In fact, as of 2021, more than half of their workforce are women.

“While the financial services industry is often characterized as male-dominated, with fewer women advancing to leadership roles, Tompkins remains committed to doing our part by promoting gender equity in the workplace,” explains Bonita Lindberg, senior vice president, director of human resources. “Women are in key leadership positions on our executive leadership team, and many serve in leadership roles for each of our affiliates,” she said. “We’ve made significant gains in employing women in areas that in our industry have been historically filled by men, such as commercial lending, enterprise risk and wealth management. We have a number of opportunities for both women and men to develop their leadership skills through our Professional Development Program, Executive Coaching and a wide variety of Individual Development Plans,” she points out.

“We are fortunate enough to work with all types of businesses and are actively seeking to connect with businesses owned by women,” adds Lisa Lightcap, vice president and commercial banking relationship manager. “We believe that diversity in community leadership (including business owners) makes our communities stronger, and we want to support that,” she said.

Ann Fioravanti, assistant vice president of marketing, points out that in the case of Lisa Lightcap and Megan LaRosa, assistant vice president and cash management officer, the two actually are family, illustrating



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.

TOMPKINS VIST Bank

Boyertown Branch

101 East Philadelphia Avenue
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Pottstown, PA 19464

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Lisa Lightcap

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Tompkins VIST Bank's commitment to supporting women and emphasizing the value of relationships. Mother Lisa has 30 years of banking experience, the last three of which have been with Tompkins VIST Bank. Daughter Megan has eight years of experience and has spent the past two at Tompkins VIST Bank. She credits not only her mother but also several mentors for helping her on her journey through the world of banking. "I think it's important for everyone to have a few mentors they can talk to about their career path," LaRosa said.

"I have worked in the financial services industry for 32 years and have experienced many mergers ending up with the 'Big Box Bank,'" Lightcap says. "This was never a good fit for me, and I have always strived to work for a Community Bank. Due to a merger several years ago, I was lead to Tompkins VIST Bank. Building strong relationships has been a cornerstone of my career. In the financial services industry, building strong working relationship with clients, partners, team members, and members of my local community has been at the heart of who I am and what I do. I am privileged to work for a company that supports this way of doing business."

Working as a team to support the community

In addition to assisting customers, the team at Tompkins VIST Bank aids the communities in which its employees live and work. Volunteering plays a big part in this initiative to help others. In 2019 Tompkins VIST Bank employees donated over 10,000 hours of their time to local nonprofit organizations and their related activities such as the Schuylkill River Greenways, community shred days, and Love Is Love Pride Walk, Run and Bike

event. Last year Tompkins VIST Bank designated over \$300,000 for youth education organizations under Pennsylvania's Educational Improvement Tax Credit (EITC) program.

When it comes to giving back to the community, the bank has several strong, altruistic role models on its staff. Lisa Lightcap serves on the Tri-County Area Chamber of Commerce board and as treasurer of the chamber's executive committee. She also co-chairs the chamber's REACH committee, which brings together professional women from the tri-county region, and is part of the Pottstown Area Industrial Develop-

ment (PAID). Recently, the YWCA Tri-County Area (YW3CA) invited her to join its board of directors.

"The YWCA gives women training, education and the next step up," Lightcap said. "The organization helps them overcome barriers to starting their own businesses, teaches them how to read P&L balance sheets and other financial documents, and provides opportunities for them to make connections in business. It also shows them what a relationship with a bank looks like from every angle."

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"Multiple banks will offer the same products as we do, but they won't provide the same level of service and teamwork."

COVER STORY

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Similar to Lightcap, LaRosa is involved with the local chambers of commerce in Berks and Montgomery counties. Additionally, she belongs to Tompkins VIST's United Way team and United Way's Emerging Leaders. The latter group brings together top business leaders to mentor students in the Lehigh Valley, provide business coaching opportunities, and serve at-risk seniors in the community. She also encourages staff to donate money, goods or time to the various organizations supported by the United Way.

"Not only does this local involvement make a difference in our region, it makes a difference in the hearts and minds of our customers," Fioravanti said.

"We've been a part of this community since 1909, so you could say we know how to roll up our sleeves and get involved."



Bob Massino, Vice President, Cash Management and Megan LaRosa, Assistant Vice President Cash Management Officer

"When they see us volunteering and engaging meaningfully out in the community, it makes our relationships stronger and it shows that Tompkins VIST works as a team and is like a family."

"At Tompkins we're relationship-based," Lightcap said. "I tell prospects when I meet them that, when you come to Tompkins VIST Bank, you're getting a relationship and, if you're establishing a relationship with me, I'll bring all these key members into play — cash management, commercial and retail insurance, investments — and I'll coordinate all of that for the client."

Providing a full range of services in Tri-County Area

Tompkins VIST Bank offers a full range of services at its 19 Southeastern Pennsylvania branches. These amenities include personal and commercial insurance through its affiliate Tompkins Insurance, wealth management through Tompkins Financial Advisors, mobile deposits, and online banking.

"We remain a community bank, one with ties to a larger organization that can serve consumer as well as all business customers from the small business owner to large corporations," Lisa Lightcap. "Because we have the strength and backing of a corporation, we can offer services that the small, boutique banks can't." Local team members work closely with their colleagues in the larger organization to deliver a comprehensive suite of services smaller institutions sometimes struggle to deliver.

At Tompkins VIST Bank business customers can set up business checking and savings accounts and loans in the forms of lines of credit, installment loans, mortgages, SBA (Small Business Administration), and equipment leasing. They can utilize the bank's cash management solutions, which contain such convenient tools as Remote Deposit, Lockbox, Escrow Manager, and Positive Pay.

"Cash management is the very core of banking," said Megan LaRosa, assistant vice president and cash management officer at Tompkins VIST Bank. "It's how businesses collect and disburse one of their most critical assets — their capital — in the most proficient and cost-effective way. At Tompkins, cash management is a dedicated team of business banking advisors there to help our internal partners succeed, and our external customers and/or prospects find products and services that help manage their receivables, payables, and information reporting vehicles, while customizing them to their specific needs. Whether you are starting out or have been in the industry for a while, we can help. Contact a cash management officer today to discuss how



Carolyn Buto, Manager of the Pottstown and Oaks branches and Lisa Lightcap, Vice President of Commercial Banking



these and other services can help you better manage your money and your time," she said.

LaRosa noted that, although other banks may offer similar services, they don't possess the additional strengths that aid Tompkins VIST Bank's customers. "Multiple banks will offer the same products as we do, but they won't provide the same level of service and teamwork," she said. "A new customer has not only Lisa (Lightcap) as a contact but also all of the other members of the team as contacts. You'll never have just one contact at the bank. Your support staff will be a team of all of the bank employees. You will never phone a random call center and talk to people who aren't Tompkins employees and aren't invested in your experience. If you do have to call our customer support, you will talk to the same people that Lisa and I would talk to when we have questions," LaRosa said.

Lightcap agreed. "Truly, the two things that separate us from the small banks and the big box banks are that we all work as a team and we establish strong relationships with, and for, our customers," she explains. "We are always in contact



We care deeply about the health and well-being of our customers and employees, and nothing is worth jeopardizing that.

with our customers and, during Covid, we reached out once a month on the commercial side to see what we could do to help.

Ann Fioravanti added, "Our customers aren't just numbers. Our local leadership team always makes the time to get know each customer and is always available to meet with someone."

For more information about opening an account and beginning a banking relationship with Tompkins VIST Bank, please consult the bank's website www.vistbank.com or call its toll-free customer care number 1.888.238.3330.



SCHATZ ELECTRIC, INC.

SCHATZ ELECTRIC, INC.
Jeff Schatz,
Owner/President

Service
Stability
Strength

"I feel confident that Tompkins VIST Bank will be with us in the future and help us grow even more," says Jeff. "And that's a good feeling."

Schatz Electric has been in business for 45 years. To keep the business growing, owner and president Jeff Schatz focuses on mastering new technologies and supporting customers 24/7—so he's always on the go. That's why he works with the teams at Tompkins VIST Bank and Tompkins Insurance Agencies, who proactively offer products and services that increase efficiency, such as remote deposit.

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