

## **Your Community Bank May be Your Best Business Partner**

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Managing relationships is the key to success for any small business. Establishing trust and loyalty with customers, employees and business partners is essential for business growth and longevity. Where does your local community bank fit in that relationship mix?

Whether you need advice on a new business venture, a business loan, or a better way to manage payments, your best bet for access to professional guidance, knowledgeable decision makers and financial resources may be your local community bank. And just as you would encourage people in your community to shop local, there are numerous benefits to you as a small business owner when you bank local.

### **Work with People Who Know You**

Community banks give you the advantage of building a personal connection that you may not have with a bigger regional or national bank group. Community banks typically serve customers and accounts from within their branch communities, which means that they are focusing on a smaller pool of business banking clients. That provides a more personalized service experience for you.

### **Access to Decision Makers**

Community bankers know their customers and consider the whole banking relationship when making decisions about financing. You can count on quick, responsive decision making from your community banker because loan decisions are made locally by managers, directors and bank executives who live and work locally, not in another state or region.

### **Support Your Local Community**

Community banks reinvest their resources back into their local communities. When you bank locally, your deposits are used to fund loans to other local businesses, to support local schools, civic and non-profit organizations, and to help local residents buy or build homes. With bigger national or regional bank groups, you don't know for sure if your funds are helping someone locally or being diverted to investments in other states. Channeling money into your local economy benefits everyone, especially local small businesses.

### **Community Banking is a Partnership**

Many community banks are, in fact, locally-owned small businesses. The owners and executive officers understand the challenges you face and are good resources for advice and guidance on overcoming business disruptions, adapting to changing business needs or achieving new business goals. When you need to rely on a trusted partner through the various stages of your business growth, your community banker is already familiar with your corporate spending habits, your loan history, and your business model. That familiarity, combined with their knowledge of the local business landscape, can provide great insight to inform your decision making.

If you are looking for a supportive business partner with a strong commitment to your local business community, take a look at your relationship with your local community bank.

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