

## WHAT COMMUNITY BANKING MEANS

Often times the term “community banking” is misused by financial institutions to meet an end – to make people feel that the employees and staff are dedicated to providing services (loans) to potential customers in their respective markets. It is the same with people – everyone is ready to pitch in to help others. But it is not until adversity hits when we see what the true meaning of the term community bank means and how people really react.

With Hurricane Irma approaching, people were rightfully worried for their families and the impact a Category 3 or 4 hurricane would have on their communities. While people were evacuating, FEMA, the national guard, fire, police, doctors, nurses and other needed personnel remained ready to help those in need.

The average workers that stayed behind were paid with checks – not cash. Where could they go to cash their checks for food and supplies? The regional and larger banks on the East Coast around Port St. Lucie, Stuart and Vero Beach were closed Friday. Stepping in to handle the orderly flow of workers looking to cash their check were community banks such as:

Marine Bank & Trust (Vero Beach)  
Seacoast National Bank (Stuart)  
CenterState Bank (Stuart/Port St. Lucie Branches)  
The Oculina Bank (Vero Beach)

On Tuesday after Hurricane Irma had passed, these same Florida banks were open to help the members of their community be able to get the cash they needed. The regional and larger banks were still closed.

In Tallahassee, Prime Meridian Bank remained open on Saturday at its Timberlane location during its Saturday business hours, while the larger banks were closed. Prime Meridian Bank opened for business first thing on Tuesday morning even though some parts of the area were still experiencing power outages. These are just a few examples of how true community banks operated during very adverse conditions to service people in their communities.

So the next time you hear we are a “community bank” or “we are your community bank” or “we service our community,” think twice about what that really means. Slogans are great, but it is the actions that count. Community banking is here to stay because of the people that go the extra mile to provide the services that make the difference.