



Local Lenders in the Spotlight!



“Across the board, we are seeing companies operate more profitability as a result of efficiencies put in place during the economic downturn,” noted Christian. “We are seeing a lot of liquidity on balance sheets as companies have held off on capital spending. As companies prepare to invest in infrastructure and equipment, PNC is well-positioned to provide the local service and sophisticated capabilities that will help our region’s businesses continue to grow.”

Lori Christian, Senior Relationship Manager, PNC Financial Services Group



“Customers with a ‘Partner’ mindset and the Business Owners who want to build a relationship with their Banker and other Trusted Advisors are the ones who are the most successful. Banking is all about people and about building a strong relationship that will give both parties a competitive edge.”

Seth Ellison, Assistant Vice President, M&T Bank

“As the economy continues to grow, Business Owners should make sure they differentiate themselves from their competitors. The company that tries to please everyone and be everything to everyone, is typically the company that loses. Understand your clientele and their needs and set yourself apart from your competitors to best serve your customers’ needs.”

Josh Griffith, Relationship Manager, Corporate Banking Division, Fulton Bank



“The engine of the economy is Small Business growth. Communities grow stronger when banks and businesses can contribute to the community. When we make good loans to our customers, we create stronger businesses and healthier communities. We can make quick decisions and see the immediate local impact of those decisions.”

Michael Heller, VP/Senior Commercial Lender, Integrity Bank



“In making a good loan decision we want to know where the customer is headed and what his strategy will be. To us, customers aren’t just a number, every business is different and every Business Owner represents a relationship. Relationships take time

and it’s important to us to take the time to get to know every individual.”

Matt Smith, Vice President, Commercial Loan Officer, Union Community Bank

“I see strength in the local economy, as evidenced by the improving unemployment rate and the willingness of Business owners to start making capital expenditures. Balance sheets have deleveraged the past 2 years and cash flows have improved as the efficiencies/cost cutting measures implemented 24-36 months ago have firmly taken hold.

Dave Hornberger, Regional President, Susquehanna Bank

