

# The Value of a Banking Relationship

by Jocelyn Wood



Jesse Jones (L) and Eddie Curran

## How often do you connect with your banker?

Whether you are a new or seasoned business owner, building a relationship with a banker can help you tremendously, says **business owner Jesse Jones, JJS Fleet Repair**, speaking from experience.

Jesse has been a diesel mechanic for 15-plus years. Last year, he decided it was time to start his own company. After opening an account at RCB Bank, he was connected with **Eddie Curran, business services manager**, who became his main contact during his startup and continues to stay in regular contact.

"Eddie has been a life saver," Jesse says. "For a first-time business owner, the financial part was scary. He helps me by being available to answer my questions, choose the right business services and direct me to the right people."

"I am his personal concierge," Eddie chimes in. "It's my job to take care of his banking needs so he can take care of his customers. When he needs help, I hook him up with the right person. I also help him identify financial issues or possible needs he may not be thinking about."

## Ripple Effect:

The customer tosses a rock into the water. He wants to start a business, build a house or invest for retirement. He is focusing on the rock.

"I focus on the ripples the rock creates," Eddie says.

"A customer is often focused on their present need, an account for example, but I'm looking six months or a year down the road and anticipating his future needs – cash management services, a new work truck," he says. "It's not about selling products. I'm servicing needs. And, when his needs change, we're ready."

Like when Jesse was ready to purchase a work truck, **Garrett Chaney, RCB Bank market president**, stepped in to help.

"Open and honest communication is the key to a successful partnership," Garrett says. "Early on when Jesse switched from being a consumer customer to a commercial customer there were some growing pains, but he knew I would keep his interests at the forefront. By explaining why we should do things a little different for his commercial business, he became comfortable with the nature of business banking."

"I may not always like what I hear at first," Jesse says, like when Garrett said he needed to have his work truck on a shorter-term loan to avoid negative equity in case he needs to replace it in a few years due to his high driving volume. "After mulling it over, I understood where he was coming from. I knew he was helping me dodge a potential loss."

When it comes to a bank, Jesse says it is not about one product or service he likes most. It is about a bank that helps him improve his business by helping him manage his finances so he can focus on servicing his contractors.



Garrett Chaney (R)

"My bank helps me by just being available for my needs as I continue to grow," Jones said. "I enjoy being able to pull up to the drive-thru and they know me and my family by name. I can call them and know that whatever my need, they'll take care of it."

**How well do you know your banker?** Call them and start building that relationship today.

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