



Banking: The Cornerstone of The Community

Ethan Russell



What is Community Banking?

Community Banking is not just an exchange of services. it's a prioritized relationship that is aimed towards giving opportunity in hopes that it will provide diversity, happiness and evolution within our community.



How do Banks reach their communities?

Opportune Location and Size

Service Within the Community

Programs that Support local Customers

"How Can I Help?"

Bruce Whitehurst: President & CEO of the Virginia Bankers Association



First Banks Mission

**Serving Small to Medium Sized
Businesses**

Opportunity

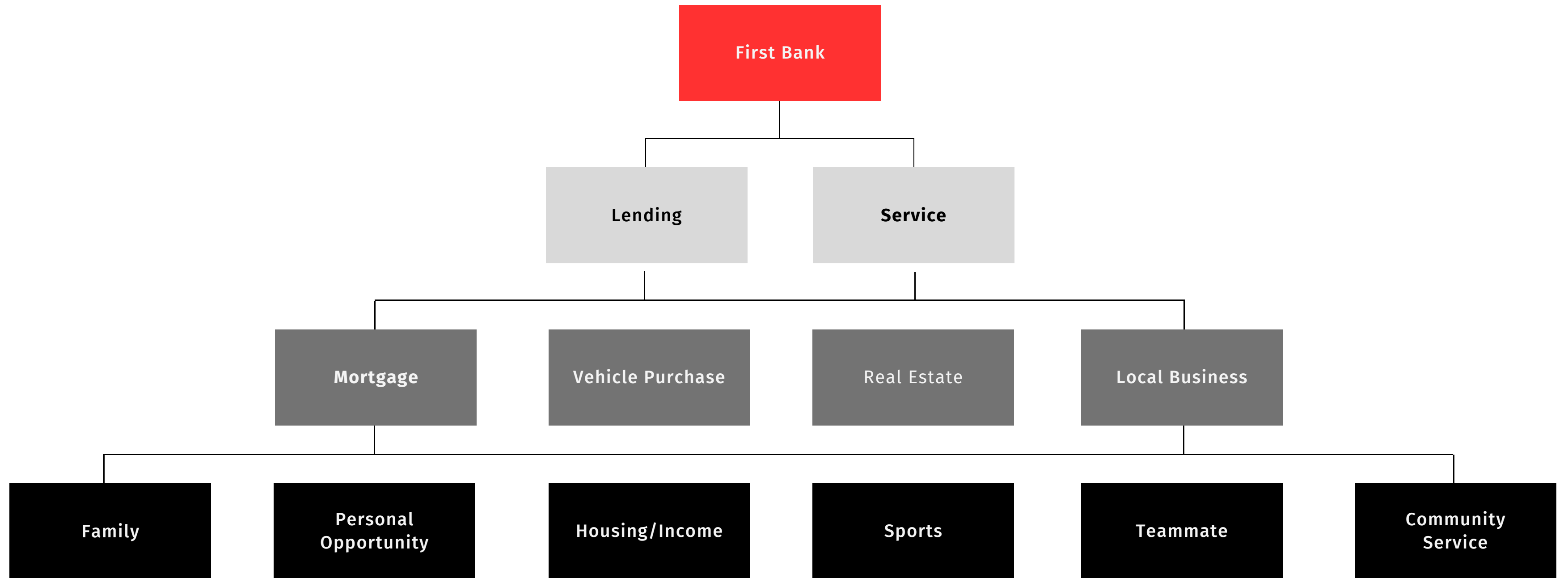
Providing Personalized Service

Local Decision Making

Relationship Banking

Customers Name





Community Reinvestment Act (First Bank)

2008

CRA Rating - Satisfactory
Total Assets - 540,600,000

2013

CRA Rating - Satisfactory
Total Assets - 538,515,000

2018

CRA Rating - Satisfactory
Total Assets - 767,599,000

2023

CRA Rating - Satisfactory
Total Assets - 1,400,000,000



Goals and Strategy

Create a Community

- Proactive vs. Reactive
- Acting First Banks mission

Spreadsheet/Incentive

- More involvement/Friendly competition
- Relationships within the workplace

Culture

- Culture is Contagious
- Communities depend on Community Banks Culture
- Lip Service is Eliminated with Good Culture



Where Can We Focus

Financial Literacy Programs	Sponsorship and Charity	Small Business Support
Build Credit, Advice, Classes (Schools)	Boards, Toys For Tots, Angel Tree	Mentorship, Educational Resources
Community Investments	Transparent Communication	Inclusive Services
Invest In The Community That Invests In Us	Regularly Communicate With Customers	CRA, Language Barriers

**Do you have
any questions?**

Feel free to reach out!

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