

## Opportunities in Community Banking Abound



By Charles B. Crawford, Jr.

**In the community banking world, clients bank with the banker, not a bank. That's why community bank employees tend to be the type of people who want to see the results of their efforts and know that what they do every day is making a significant contribution to the success of their clients, their community, and the bank.**

As a veteran of three community banks, I'm obviously sold on this niche. When considering your next career move, I strongly encourage you to take a close look at community banks.

But just what is community banking? A community bank does everything other banks do, but with a focus on personal service and community reinvestment. A community bank is owned by and serves the needs of a local community, whether or not every client transaction is truly local in scope. A strong community bank offers all of the robust technological innovations other banks do or more — from basic online services to increasingly paperless financial transactions — and they do so with an extraordinary level of personalized service.

Of course, to be able to build the strong personal relationships that are a fundamental part of community banking, successful community bank employees are usually seasoned bankers who have done their time at big banks. Indeed, most new entrants into the banking field sign on with a big bank, and those larger players in the industry do invest a lot of resources in new hires to train them on many aspects of providing financial services.

Still, as a bank becomes larger and larger, the organization creates more and more departments and divisions, and is in need of more specialized employees. As this happens, the bankers involved tend to become specialists and may become increasingly distant from true customer-focused transactions.

Community banks are very different in that they need seasoned banking generalists who can wear many hats and cross many disciplines in taking care of clients. So, to be able to successfully represent nearly all facets of the bank, you have to have a broad range of solid banking expertise.

This kind of atmosphere is a draw for the right type of banking employee and matches the demands of a community bank client who wants one person to take care of all of his or her needs, be they personal or commercial banking needs. These employees are empowered to make decisions because they are truly interacting with decision makers who are their clients.

To wit, in order to be comfortable in a community bank, an employee needs to be more entrepreneurial and confident in his or her skills and decision making. In a big bank, there is a policy for just about everything; smaller banks are looking for employees who can assess a situation and apply common sense as to how to take care of the client while still operating within the parameters of a highly regulated industry.

In this way, the community banking world is much more relationship-driven than a big bank. Again, at a larger bank, the relationship tends to be institutional, whereas, a community bank's relationship with its client is very personal.

Our relationship managers have had the privilege of serving some clients for many years across more than one financial institution. In fact, the majority of our employees joined us when we were organizing the bank and were able to put their fingerprints on what type of bank we wanted to create together and develop a culture where they could really shine.

Whether or not you join a community bank in its infancy, it's likely you'll have an opportunity to put your stamp on it, simply because of the nature of this type organization. For one, opportunity for ownership — literal and figurative — is much more meaningful in a private community bank. It is very rewarding to have an equity stake in the bank in which your efforts are aligned with the other shareholders, and you can achieve significant financial rewards for your efforts.

Whether you like analytical work, a strong sales culture, or you are fanatical about service, community banking is a place in banking that has all of these and more. Overall, and as you likely know already, banking is a great industry in which to pursue your career goals, and private community banking is a great niche for the right person.

Is community banking the place for you?

### About the Author

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