

COMMERCIAL BANK TO MARK 40 YEARS OF COMMUNITY-FOCUSED SERVICE

By Mitch Moore, Custom Publishing correspondent

As it approaches its 40th year in business in 2016, Commercial Bank is looking ahead to the occasion with a rebranding effort that its executives feel more accurately reflects the identity of the Harrogate-based financial institution.

“Our heart is in taking care of our community and our customers, and we didn’t feel that our previous branding communicated that,” explained Maria Haun, senior vice president and chief marketing officer. “This year, we’re introducing an updated logo and tag line that will better show the community who we are.”

The new logo – a clean, blue multitriangular graphic that suggests a mountain range – and the revised tag line – “Life. Made Better.” – are being phased in as the focal points of all the bank’s marketing efforts, including website, signage, print ads and billboards.

What the bank’s leadership ultimately hopes to accomplish is to make its customers and the region at large aware of its capabilities as a community bank. At the forefront is its ability to place decision-makers on site at each of its 19 retail branches in East Tennessee and Southeast Kentucky.

“We don’t expect our customers to fit into a box,” Haun said. “At other banks, you have to meet the parameters to qualify for certain products. It’s all black and white, either yes or no. But we can look at each person or business and create products to fit them, as opposed to trying to fit them into a box.”

Although its focus is local, Commercial Bank offers a full range of both personal and business products and services, including checking and savings accounts, investment products, home mortgages and commercial loans. The company has stayed on the forefront of service delivery thanks to features like electronic banking and online bill paying.

“We have all the products other banks do, but we’re different in how we make our customers a top priority,” Haun explained. “We don’t focus on products as much as we do the customers and their needs and trying to find a solution for those needs.”

Commercial Bank also serves its communities outside the immediate bank-customer paradigm. For example, the bank exceeded its regulatory obligation to teach financial literacy in low- and middle-income areas by creating Smart Cents, a year-round program for youth.

Smart Cents is geared to educate pre-K through 12th-grade students on the importance of setting financial goals, managing money, planning for the future and understanding credit, investing, careers in the financial industry and more. Volunteer bank representatives speak to classrooms at least once a month in participating schools.

“We at Commercial Bank feel so strongly about the fiscal demands on our youth that we created Smart Cents to stem a growing tide of financial misunderstanding and mismanagement,” said bank president Adam Robertson.

For its efforts, Commercial Bank was named one of the top 18 banks in the United States by the Institute for Extraordinary Banking, and it was recognized as a finalist in the institute's Money Smarts Bank Award category for Financial Literacy Education.

"We were honored to receive that recognition," said Haun. "Those awards exist to highlight the vital yet often-overlooked role that community banks play in our economy."

Commercial Bank also benefits its host communities through a number of charitable organizations. In fact, Haun noted that the company has historically placed more emphasis on cause-related marketing than on traditional advertising-driven efforts.

For example, the bank has partnered with Alzheimer's Tennessee to spread awareness of that disease and to help engage people to raise money in an effort to fight it. On Nov. 20, the bank is hosting a fall festival at Fountain City Park, with proceeds going to benefit Alzheimer's Tennessee.

"Commercial Bank has also developed a merchant services program that donates 10 percent of all income generated to Alzheimer's Tennessee and gives merchants media recognition for their partnership," Haun explained.

The bank is a key player in a partnership with Knox County Schools, Second Harvest Food Bank and Boys & Girls Clubs to promote the health, well-being and education of all students. Efforts have included providing umbrellas for safety patrol programs and sponsoring teacher-reward programs.

Other agencies benefitting from Commercial Bank's community awareness have included the Knoxville Area Rescue Ministry and the American Heart Association.

Commercial Bank was founded in 1976 and today is a full-service financial institution with assets of \$800 million and 200 employees. It's the 19th largest bank in Tennessee, and its markets include consumer, small business, middle market, real estate and corporate.