

Committed to Delaware's Small Businesses

Artisans' Bank uses expertise and teamwork for customer success

CONTRIBUTED BY ARTISANS' BANK

*David Ferguson,
Senior Vice President/
Chief Lending Officer*



ARTISANS' BANK has been serving Delaware's small businesses and craftspeople—our local artisans—since 1861. While some banks seem to continually grow bigger and more impersonal, Artisans' has stayed smaller and nimble, resulting in a more customer-oriented banking style that strives to focus on what the individual customers want and need.

This customer-oriented, small business friendly culture has contributed to the success of Artisans' Bank's Commercial Lending team. That approach, coupled with collaborative teamwork has contributed to Artisans' Bank and their customers' success.

According to Senior Vice President/Chief Lending Officer David Ferguson, Artisans' Bank has worked hard to curate a team of exceptional relationship managers with years of experience and community know-how to head up Artisans' all-star lending team.

"What we have is a cohesive team of really experienced relationship managers," said Ferguson. "Our message is we've got the all-star team of commercial relationship managers serving the communities in which we live. We're committed to helping our customers succeed."

"Our hybrid approach of team development has worked well for our existing and prospective customer base," Ferguson said. "We're able to ask, what does our community need in terms of business banking, and then we go after someone to fit that need. Attracting quality talent to join the Artisans' Bank team has been an enjoyable experience. What we've found is that those who align with our mission of engaged customer focus embrace the opportunity to join our all-star team."

According to Ferguson, Artisans' Bank has made a commitment to helping the small business community in Delaware, with an emphasis on small business lending. Artisans' has had success by working closely with Delaware's business owners, building relationships and providing them with guidance.

"With more manageable portfolios, our relationship managers appreciate the opportunity to create one-on-one time/Zoom-time with their existing and prospective customers, allowing us to get to know them, both on a personal and

business level. To me, that creates a long-term relationship. It's really a great thing for us that we're able to do," said Ferguson.

Because Artisans' Bank is a small community bank, they also have the ability to be adaptive and quickly come up with innovative solutions for their customers. Artisans' has the ability to be flexible and work with customers to get them the loan that they need and that fits with their business model. And all loan decisions are made locally, in the community.

During the recent COVID outbreak, Artisans' Bank has been able to help small business in ways other banks have not. As some banks are overwhelmed with the required portfolio administrative responsibilities, the relationship managers at Artisan's Bank are aggressively seeking new business opportunities within their communities. For example, when one established business operator was looking at an expansion opportunity, their banking institution was unable to deliver. The Artisans' team looked at the business and saw immediately that the expansion could work. They turned the loan around in a two-week period, earning a new customer in the process.

Artisans' Bank works with a wide range of small businesses, including those in the professional fields, custom homebuilding, non-profits and religious institutions, to name a few.

When you are ready to share your business success story and hear more about ours, contact David Ferguson at DFerguson@artisansbank.com, or by calling 302-858-3312. Member FDIC. Equal Housing Lender. ■

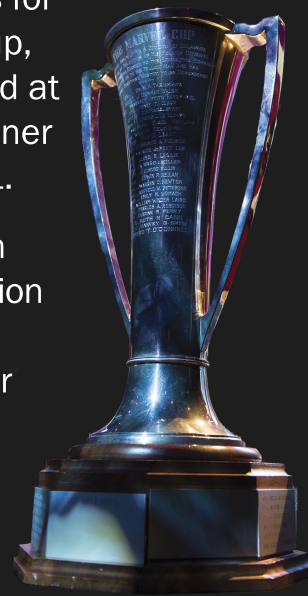
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