

INSIDE: Start Next Year's Business Tax Planning • 2017 Trend: Big Data • Helping Hand For Small Business

ROUTE 422

Business Advisor

APRIL 2017

Serving the Route 422, 100, 202, and Route 30 Corridors in Montgomery, Chester and Berks Counties.



Tompkins VIST Bank

*Keeping
Community
Banking Alive in
TriCounty Region*

Presorted
U.S. Postage
PAID
Pottstown, PA
Permit No. 95

CHANGE SERVICE REQUESTED

P.O. Box 334
Pottstown, PA
19464-0334

GET IT ONLINE 422BIZMAG.COM

TOMPKINS VIST BANK'S

COMMUNITY BANKING APPROACH POPULAR WITH TRICOUNTY CUSTOMERS



CELEBRATING BRANCH OPENING AT POTTSTOWN

Screwball from the Fightin' Phils joins staff of Tompkins VIST Bank at the grand opening celebration in Pottstown. The branch is shared with the bank's affiliate, Tompkins Insurance, and is located at 258 East High St.

“I believe Tompkins VIST Bank has the small bank customer service that we all want to receive, yet has the big bank capabilities of meeting all of our needs.”

– Borough of Pottstown's Finance Director Janice Lee



INVESTING IN DOWNTOWN POTTSTOWN

When Tompkins VIST Bank opened its branch in downtown Pottstown last summer, it presented \$1,000 to the Pottstown Downtown Improvement District. Pictured are, from left, Joseph Cavallo, Business Development Officer, Pottstown Branch Manager; Sheila Dugan, Main Street Manager; Scott Gruber, President and CEO of Tompkins VIST Bank; and Frank Strunk, SVP Commercial Relationship Manager.

Tompkins VIST Bank's new Pottstown branch has been open for less than a year, but it already has exceeded its new customer goal. Manager Joe Cavallo is excited about this success, which he attributes to the bank's focus on "local."

"The fact that we've been able to welcome so many new customers shows that they value our community banking approach," Cavallo says.

When a number of TriCounty area banks consolidated last year, they left a gap in local banking. Tompkins VIST Bank decided to fill it by opening not one, but TWO branches here. Besides Pottstown, which opened last summer, the bank also cut the ribbon on an office in Boyertown in December. That branch also has grown beyond expectations.

Boyertown and Pottstown are complements to the bank's Oaks branch, managed by Jeremy Anderson, and all three locations are dedicated to bringing exceptional products and personal service to customers.

Familiar Faces in the Heart of the Community

A positive for customers are the familiar faces they see. The Boyertown office, for example, is managed by Lori Carnes, a well-known local banker who's very active in the community. A second advantage is location: Both branches are right in the heart of the communities they serve.

"We are truly local," Cavallo says. "When we say we're in Pottstown, we mean downtown, which I think means a lot to people here."

(Continued on page 8)



AT HOME IN BOYERTOWN

Brenda Bobbin and Lori Carnes lead the team at the Boyertown branch of Tompkins VIST Bank and pose with the branch bear just outside their office.



\$1,000 FOR BOYERTOWN COMMUNITY LIBRARY

Susan Lopez, left, Librarian from the Boyertown Community Library, receives a check for \$1,000 contributed by Tompkins VIST Bank. Scott Gruber, president and CEO of Tompkins VIST Bank, and Lori Carnes, Business Development Officer, Boyertown Branch Manager, make the presentation in honor of the bank's opening of a new branch in Boyertown.



BOYERTOWN RIBBON CUTTING

Marianne Deery handles the scissors at the ribbon cutting of the Tompkins VIST Bank Boyertown office. At her left is Scott Gruber, the bank's President and CEO. At right is Al Weber, chairman of the bank's Board of Directors, and State Representative David Maloney. The Boyertown office brings the total of Tompkins VIST Bank branches to 19 throughout five counties of Southeastern Pennsylvania.

Printing and Signs Simplified!

small format

- Flyers • Brochures • Postcards

Large Format

- Displays • Yard Signs • Banners

and much more...



Conveniently located off the Spring Valley Road exit from Rt. 12.
2620 Hampden Boulevard
Reading PA 19604 • 610-929-1200
BerksDigital.com

Call Today! New customers receive **10% OFF** your first order, through Dec 31, 2017. Please mention this ad at time of order to receive discount.

Easy.



Payroll processing and business solutions almost as easy as mac and cheese.

COMPLETE SUPPORT FOR YOUR SMALL BUSINESS

- Powerful payroll processing & support
- Pay-as-you-go workers compensation insurance
- Full control with online access and mobile apps
- Effective time and attendance solutions
- Complete Human Resources support

express
DATA SYSTEMS, INC.

EXPRESSDATASYS.COM | 610.495.7166

Local bank. Local decisions. It's that simple.

At Tompkins VIST Bank,
we make all of our decisions locally.
And we have been doing that for over a century.

Talk to us about commercial lending, business banking, residential mortgages, insurance, or wealth management.
And see what a difference a local decision can make.



Lori Carnes
Boyertown
Branch Manager



Joe Cavallo
Pottstown
Branch Manager



Frank Strunk
Senior Vice President
Commercial Banking
Relationship Manager

TOMPKINS
VIST Bank | Insurance | Financial Advisors

Locally focused. A world of possibilities.

Ready to serve you at our new locations.

258 East High Street, Pottstown | 484-941-0300
101 East Philadelphia Avenue, Boyertown | 610-367-0140

Insurance products are not FDIC insured, not Bank guaranteed and may lose value.
Tompkins Insurance is licensed to conduct insurance business in all 50 states.



Member FDIC Loans subject to credit approval.

COVER STORY

(Continued from page 6)

Other qualities, such as flexibility and responsiveness, appeal to many customers, including Borough of Pottstown's Finance Director Janice Lee. "The Borough of Pottstown decided to move its money to Tompkins VIST Bank after reviewing its proposal for interest and fees," Lee said.

She added that the service component was equally important. "I believe Tompkins VIST Bank has the small bank customer service that we all want to receive, yet has the big bank capabilities of meeting all of our needs."

Focus on Small Businesses; Lightning Loans

Support of small businesses is a specialty of the bank, and an area in which Frank Strunk excels. Strunk, who has more than 40 years of experience in business lending, is the business relationship manager for both branches.

"I think what distinguishes us is our local decision-making and top notch, friendly service," Strunk says. "Customers notice that attention to their needs."

He added that the bank just launched an online business lending program called Lightning Loans, which provides a faster and easier application and approval process. "This online capability means that borrowers can apply for a loan wherever and whenever they need it," Strunk says.

(Continued on page 10)

TOMPKINS VIST BANK FACTS

President and CEO Scott Gruber

Founded in 1909, Tompkins VIST Bank celebrates more than 100 years serving Southeastern Pennsylvania. With a branch network of 19 offices, the bank offers community banking throughout five Southeastern PA counties.

Local decision-making and personal service

Website: www.VISTBank.com

Lightning Loans:
<https://www.vistbank.com/business/lightning-loans/>

TRICOUNTY BRANCHES

Commercial Relationship
Manager:

Frank Strunk
fstrunk@tompkinsfinancial.com

Boyertown Branch

101 East Philadelphia Avenue
Boyertown, PA 19512
(610) 367-0140

Manager: Lori Carnes
Business Development Officer
larnes@tompkinsfinancial.com

Oaks Branch

1232 Egypt Road, P.O. Box 859
Oaks, PA 19456
(610) 666-6848

Manager: Jeremy Anderson
Business Development Officer
janderson@tompkinsfinancial.com

Pottstown Branch

258 East High Street
Pottstown, PA 19464
(484) 941-0300

Manager: Joe Cavallo
Business Development Officer
jcavallo@tompkinsfinancial.com

**DABRIAN
MARKETING**
DRIVEN BY STRATEGY.
PROVEN BY ANALYTICS.

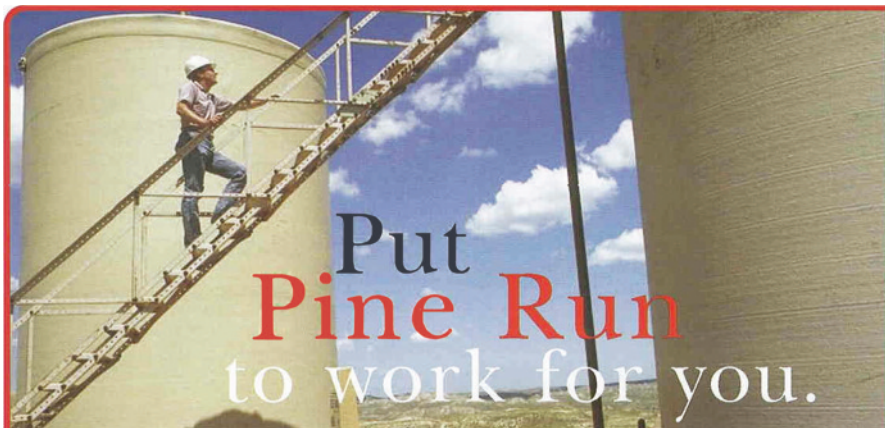
**NOT GETTING
THE ATTENTION
YOU DESERVE?**

If you want customers to see your business on Google, our Search Engine Optimization experts can put you at the top of search results.

FREE WEBSITE AUDIT
SEO packages start at
\$325 per month

610.743.5602
dabrianmarketing.com

Contact Us Today



Celebrating more than 30 years of Service in the Petroleum Industry

- AST & UST Inspections - DEP & API Certified
- SPCC Plan preparation & review
- SPCC Compliance
 - Containment
 - Oil/water separators
 - Hi-level alarms & control
- Pipe, pump, rack installations
- Certified Welding
- UST & AST removal & installations
- CNG System Installations

Call today. **PINE RUN CONSTRUCTION**

Greg Dubas, President • Brian Dubas, Vice President
215-348-4500 • 215-348-8650 (fax)

email: info@pinerunconstruction.com • www.pinerunconstruction.com
4125 Landisville Road, Doylestown, PA 18902

A TRUSTED SIGN SECURE YOUR HOME & BUSINESS



- ★ SECURITY SYSTEMS
- ★ FIRE ALARMS
- ★ CARD ACCESS & CCTV



**KRIEBEL
SECURITY
INC.**

ADVANCED TECHNOLOGY. GREAT SERVICE.
BEST PRICES. LOCAL PROFESSIONALS.

CALL DAVE CZARNECKI
FOR THE LOWEST MONITORING RATES IN TOWN.

215-679-5921 ★ 1-800-982-8867
www.kriebelsecurity.com

DE 11-145 | PA 003136 | NJ 34BF00033500

REFERENCES
AVAILABLE

DE MEDIO'S
BUILDING MAINTENANCE

25+ Years of
Service!

A Complete Janitorial Service for Commercial & Office Accounts

- Owner Supervised Staff
- No Job Too Small or Large
- Affordable Rates/Great Value
- Floor Waxing & Refinishing
- Carpet Cleaning - Upholstery Cleaning
- Weekly-Monthly-Yearly-Contracts

FULLY INSURED • FREE ESTIMATES

610-454-1450

Based in Collegeville - Serving the Route 422 Corridor
www.JDeMedio.com



COVER STORY

(Continued from page 8)

He stresses that face to face meetings are equally important. "In our minds, we start to build a relationship the first time we sit down with a prospect and listen to their story," Strunk says. "Then we stay in contact with them, even if they're happy with their current relationship. We trust there will come a time when they're interested in switching to us, a process that we make easy," he adds.

Cavallo agrees. "We're always working to make things easy for customers. Many banks say they do that, but we walk the talk, and I believe customers can tell the difference," he says.

Reputation for Community Service

The bank has a proven record of supporting its communities. Last year employees devoted 7,700 hours to volunteering, and much of that time was dedicated to the TriCounty area. For example, Cavallo is on the board of the Pottstown Downtown Improvement District, and his branch has donated funds to the Steel River Playhouse.

Carnes is on the Boyertown Borough Council and is chair of the Boyertown Park and Recreation Board. She also serves on the board of the United Way of Boyertown and is president of Boyertown Area Creative Housing board.

Oaks Branch Manager Jeremy Anderson donates his time teaching budgeting and banking skills at Girl Scout meetings and at schools like St. Gabriel's in Oaks. He also helps raise funds for autism awareness each April.

Strunk also has a long history of service to the area. He currently serves on the board of the Tri-County Area Chamber and is president of the Vietnam Veterans of America Chapter 565 of Pottstown.

As a company, the bank is a financial supporter of organizations such as the Muscular Dystrophy Association and other regional and local non-profits. To celebrate of the new Boyertown and Pottstown offices, the bank made donations to the Boyertown Library and the Pottstown Downtown Improvement District and plans to become more involved in both communities.

"We look for opportunities to support organizations that make a difference," said Cavallo. "Our philosophy is that we live and work here, so why not make this a better place."

TOMPKINS 
VIST Bank

Locally focused. A world of possibilities.