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Maintaining a close relationship with a good local banker is critical for most businesses. It can be as important to success for a business owner as working with a good CPA or a good attorney. With a myriad of options, there is no substitute for being able to sit across a desk, or have immediate access to call, and speak directly with the individuals who will make lending decisions or offer advice affecting your business. When decisions are made somewhere else, impersonally, by individuals who do not know the local market, something is lost.

The Victory Bank deeply believes that, more than anything else, it has been the quality and commitment of its team of bankers that has made the company grow and succeed. In past generations this may not have been as true as it is today. At one time banks served primarily as a "security intermediary," a place to keep your hard money safe from theft. People chose a bank because it had a substantial vault and safe deposit boxes. Over the years, banking transformed and became more about service, as the country became blanketed with bank branches and as ATM machines popped up like dandelions on the front lawn.

But today, people rarely handle much money except in electronic form. Most deposits are made electronically, and what could be easier than paying your bills from your phone or iPad, anywhere and anytime? The service, security and convenience that banks provide today are much more about electronic systems and cyber security than anything else.



PHOTOS BY RICK BLANCO PHOTOGRAPHY



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Richard Graver & Joe Major

So — given the way banking has changed and become more electronic, why does The Victory Bank focus so much strategic attention on the “people side” of banking? Some might argue that people do not matter much anymore, but for several reasons, they believe that developing a superior group of bankers is *more important than ever*, and that strategy has been the bedrock of the bank’s success to date.

The industry has become very systems dependent, meaning that the client experience depends on the constant flawless operations of technology and systems, and the accurate and secure flow of information. What the clients do not see is that

these systems are NOT flawless, and require the non-stop supervision, intervention and management of skilled people to keep things running safely and smoothly; and “Because of those changes,” says Joe Major, Bank Leader and CEO of The Victory Bank, “people choose to bank with us mostly *because they trust us to look out for their best interests*, not because we have a vault or some ATM machines. We add value for our clients by conducting our business in an utterly trustworthy manner, by becoming valued consultants for most of them, serving as an integral part of their businesses and personal lives.”

(Continued on page 8)



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COVER STORY

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DIFFERENCES YOU CAN FEEL

The Victory Bank was founded to serve as a “niche” bank, with special expertise in serving the local business and professional communities. “It is our goal to provide our clients with a very high level of skill and expertise in this regard, to strive to operate more effectively and efficiently in this area than any other bank in our marketplace,” says Joe Major. To reach this challenging goal, The Victory Bank has hired and trained an elite team of bankers who they believe really know how to do the work. While their retail bankers and team of commercial relationship managers are the most visible parts of the team, backing them up are bankers with extensive experience in areas like credit and underwriting, deposit operations, IT and on-line banking, loan documentation and servicing, accounting, regulatory compliance, security, finance and management.

It is important to consider that populating a bank with a superior work force is not easy, and will not happen without dedication and discipline. Offering common work-place platitudes, and proclaiming that, “our people are our most important asset,” does not create a high-quality team. The leadership team of The Victory Bank has committed a substantial amount of resources to that process, and relentlessly work to fill every position in the bank with a committed, energized and engaged expert in that field. “Recent market disruptions caused by the sale of other well-known local banking companies have opened the doors for us to recruit new and highly-qualified members to our team,” Joe Major explains. “In addition, we have built customized development plans for all of our bankers. We invest hundreds of hours every year in training and education, in the constant pursuit of building a superior team of bankers, a team that can provide our clients with notably superior advice and service.”

Victory also believes that its clients should be treated with the utmost respect, and that their dealings with them must be a positive, even a joyful and uplifting experience. “We seek out team members who are naturally caring, energized and engaged, and for whom the intrinsic rewards of doing a great job for our clients resonate deeply,” says Richard Graver, Chief Delivery and Lending Officer.

You may have noticed that the number of small local banks headquartered in the region and serving the local economy has dwindled in recent years. Once familiar names like Eagle National Bank, Conestoga Bank, Harleysville National Bank, Continental Bank, and Susquehanna Bank, First Niagara, Penn Liberty, and National Penn Bank have all been absorbed, merged or otherwise transformed into extensions of larger institutions headquartered outside the region. Unfortunately, the loss of locally owned and run banks can have a negative effect on the local economy. Often, the personal connections that those good corporate citizens had with local charities and the health care industry are diminished when the headquarters are not local.

Fortunately, there remains one exceptional local bank committed to our region that is focused on providing banking services as well as providing capital to local businesses and professional practices in Montgomery, Chester and Berks counties. Bucking the merger trend, **The Victory Bank**, headquartered at 548 N. Lewis Road in Limerick, recently celebrated its ninth anniversary as one of the region’s strongest independent local commercial lenders. The Perkiomen Valley Chamber recently named The Victory Bank “Medium Business of the Year 2017” at their annual “Best of the Valley PV Stars Awards Gala” event, and was also named the winner of the “2017 Happening List” by Montco Happening.

(Continued on page 10)



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COVER STORY

(Continued from page 8)

With just over \$210 million in assets and over 7,000 customers, The Victory Bank is poised for continued growth in 2017 and beyond, offering a full array of banking products and services, including commercial and industrial loans and equipment loans, receivables financing, residential mortgages, and they recently added student loan debt refinancing.

The Victory Bank has been extraordinarily successful in its nine years of operation precisely because they are not part of a financial conglomerate, and they are not obsessed with growing into the biggest bank around. Their values-based company was started with the core mission and commitment to deliver a client experience unmatched in the banking industry, and The Victory Bank's entire team is passionately focused on delivering on that promise, each and every day.

"Our place is to be a specialty bank focused on small businesses, professional practices and municipalities, and we're strictly local," Joe Major says. "We try to keep our cost structure low and be as high tech as we can be, while at the same time delivering an exceptionally high level of service and advice, by investing in our team."

"We've provided over \$458 million in loans since we've opened," adds Rich Graver. "The majority of those loans are right here in our back yard, creating summer jobs for kids in high school and creating jobs for local businesses in this market. We're not taking the money to Canada or Cincinnati or Atlanta. It's staying right here."

As a local bank with extensive experience and intimate knowledge of communities throughout the region, The Victory Bank's focus on customer service is unparalleled. In addition to their Limerick headquarters, The Victory Bank also serves Berks County business clients through a loan office at 200 Spring Ridge Drive, Suite 206 in Wyomissing, led by Tony D'Antonio, SVP, Commercial Relationship Manager.

BUILDING A SUPERIOR TEAM OF BANKERS

"Providing superior service, what we call the client experience, isn't just about service," Joe Major explains. "It's about knowledge and advice and partnership. We'll come in and look at your business. We will help you. We'll get you the capital you need. We'll get you to where you need to be. We're going to coach you to get your business structured and capitalized the right way, so that you're safe and it's a good loan for the bank. The client experience is about good advice and about a valuable relationship with people you can trust," he said.

"We have to be laser-focused on making that experience exceptional every time," adds Rich Graver. "We hire people with that in mind. We spend more on our people than other banks because we want to have the '9's and 10's' of the world who are going to be consistent every time."

"Our people are our most important asset," Joe Major concurs. "We spend an inordinate amount of time hiring people. For a company our size, for every job, we go through a long process. We look for certain characteristics. We do multiple interviews, background checks and credit checks. We put people through personality profiles to see if they fit the job," he said. "From the beginning, we promised ourselves that we would not compromise when it comes to the quality of the people who work with us."

"We have been committed to this idea of a superior team of bankers right from the start," Joe Major emphasizes. "That doesn't happen by accident. You have to make up your mind that you are going to recruit a certain way and pay benefits. We give everybody here tremendous flexibility in terms of time off, probably unprecedented for anybody in our business. Our people know that they're part of a team, and it works really well for us. We recruit a superi-

or team, treat them the right way, and expect the best from them. We don't have to motivate people."

"It costs a considerable amount of money to have a branch location," adds Rich Graver. "I'd rather take that money and invest it in the best banker. Put the best bankers in this building, and take the bank to the customer. The client experience starts when you walk in the door," Graver said. "Look at our bank branch versus 99 percent of every other bank branch in the country. It's a completely different look. We walk that walk. We do what we say we're going to do. We don't use voice mail. A human answers the phone. Our customers, and even prospects, really take that seriously. It's a little thing, but it goes a long way. When they call, their problem is solved right there right then, rather than waiting for a call back."

"The thing we do here is we focus on the client experience," Joe Major reiterates. "That includes speed and efficiency, and the caliber of the bankers we have working here. In the long run, assembling and keeping a superior workforce is what we think will pay off the most," Major said. "If we focus on that client experience over and over and over again, the brand will kind of take care of itself. It already has. Our reputation in this community speaks for itself.

People who do business with us and the people who own this bank, our board of directors, most of them are local, they know how it is here. It's about the client experience, and what you deliver," he said.

REMOTE CAPTURE TECHNOLOGY AND MOBILE BANKING

Since its inception, The Victory Bank has been ahead of the curve on applying technology to make the banking experience as seamless and convenient as possible, offering remote capture capability and mobile banking options along with superior customer service.

"When we started, the *Check 21* law was already in place," said Joe Major. "Remote capture was about one percent of the total market. In 2008 maybe 99 percent of the checks were still being passed across a teller window or drawer and processed. Today, we typically move between 70 and 82 percent of our deposits every month electronically, through remote capture, and so for us, this technological revolution in the banking business has allowed us to very effectively take care of people's needs whether they are in Reading or Allentown, or literally across the street. That's a big part of our strategy and has worked extremely well," he said.

(Continued on page 12)



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COVER STORY

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"We have hundreds and hundreds of people using (remote capture technology) in one form or another," adds Joe Major. "It started out with commercial accounts using a dedicated scanner, and now we have people using their cell phones and their iPads to make deposits and transactions."

"We're way up the curve on it," Major continues. "We have all kinds of people using mobile technology, from 16-year-old kids to big businesses and tax authorities, and everything in between. We have people adapt to that technology, and it does change how we relate to them. It used to be that if you had 6,000 branches around the country, people had to come in there because it was the only way you could do your banking, and you could capture business that way. Today, customers never need to come in here. What does that mean? It means we need to go there. We need to get in a car and go see them."

BUILDING RELATIONSHIPS IN THE BUSINESS COMMUNITY

The Victory Bank's marketing strategy is directed at reaching out to and building relationships with members of the local business community. In addition to print and digital advertising in *Route 422 Business Advisor* and *422bizmag.com*, The Victory Bank hosts numerous mixers with many of the region's chambers of commerce.

"We like the fact that we have a beautiful building, and we have a story to tell," said Rich Graver, who is the Chairman of the TriCounty Area Chamber of Commerce. "Bringing members of the business community here and hosting a first-class catered event is money well spent, compared to some of the other things we could do with our marketing budget," he said. "Those events are how we market and how we drive business our way. We are active in all the chambers in

the area. We're active in that arena because we feel the chambers have value and provide value to the business community."

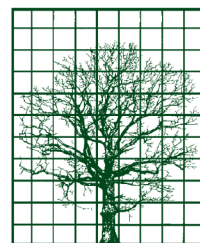
The Victory Bank employees are also very visible in the community, attending chamber and non-profit organization events, seminars and business card exchanges, and many serve on boards and committees throughout the region. The Victory Bank employees collectively spend more than 2,500 hours volunteering for charity work each year.

"We have been extremely committed to the chambers, and served on their boards," echoes Joe Major. "We go to their mixers. Their demographic is a perfect fit for us. I'm surprised when I look at the important work that the chambers do that they don't have more membership and support than they do. They are great organizations and really valuable. We're long standing big believers in that," he said.

POISED FOR GROWTH

As the overall economy, nationally and locally, continues to incrementally improve, it will create opportunities for small businesses in our region currently or potentially served by The Victory Bank. "You're finally beginning to see overall earnings and wages starting to rise if you look at the economic data," said Joe Major. "You're seeing the unemployment rate drop under five percent, but more importantly we we're seeing the actual wages finally going up," he said.

In 2016 the bank began making residential mortgage loans on a larger scale. Their mortgage operation serves local borrowers and existing clients, providing a full array of mortgage banking services and products, including Jumbo loans, FHA and VA loans, adjustable products (e.g., a so-called 5/1 ARM), and conventional "conforming" 30-year fixed rate mortgages. "Our rates are extremely competitive and we believe that our service has been excellent.



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We make sure we take care of our mortgage clients consistent with *The Victory Bank Way!*" Graver explains.

"Our commitment is the same commitment we make to everything we do — that the client experience is superior," said Joe Major. "That may mean advice, speed, and trust. We're optimistic that this will continue to be a nice add-on to our business with the important proviso that we do it our way, and we don't dilute what we are doing with our core business," he said, adding, "The mortgage business earned itself a very checkered reputation for good reasons, and unfortunately the people who wrote *Dodd Frank* had to put some pretty severe things in there, because a lot of bad actors had done things that lead to difficulty. So much of what we do is about integrity and doing things the right way. Our clients who come to us for a mortgage are going to get a competitive product price-wise, service-wise, and it's going to be done the right way, plain and simple. If not, we don't do it, he said.

"And they can talk to a Victory Bank person if there's a problem," Rich Graver said. "We're here to help people get their problems solved and walk them through that entire process. I like the fact that when a client calls us for a mortgage, now we can do it."

Likewise, the bank recently began offering a highly specialized lending product designed to refinance existing student loan debt to college graduates and holders of advanced degrees and credentials. Many former students are trying to cope with a whole series of student loans created during both undergraduate and graduate studies. These loans often have confusing maturity schedules, differing rates and a series of different payments. "Our product can successfully refinance and consolidate these obligations into one more manageable loans at reasonable borrowing rates" Graver says.

GOVERNMENT AND PUBLIC BANKING

To assist in funding their stellar loan growth, the bank has increased its efforts to build important relationships with many local institutions, like municipalities, tax offices, municipal authorities, school districts, colleges and hospitals. "This is an area the bank did not pursue when it first opened, but the bank has grown, these deposits will be used to assist with funding our robust loan growth," says Saul Rivkin, Director of Institutional Relationships for The Victory Bank.

(Continued on page 14)

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COVER STORY

(Continued from page 13)

“Recent bank consolidations have left a big void in this area; bank offices have closed, service has declined, fees increased and there simply isn’t a local presence anymore. We are able to deliver the same white-glove service as we’ve offered to businesses to those who need it most.” Rivkin explains. “Managing these types of offices is complicated; having a local bank connection really helps their daily operations operate more efficiently.”

“I enjoy meeting new people and building meaningful relationships that I know impact the communities we serve in a positive way” Rivkin adds.

“Strategically our overriding objective here remains consistent growth,” Joe Major said in conclusion. “To get a fair return for your investors, you’ve got to be a little bigger than used to be the case. There’s a lot of pressure on everybody in our industry, and our size, to get up into the next echelon,” he said. “If you look at our loan and asset numbers, they’re really consistent, but we have to have the capital base underneath that to continue to support that, so additional capital formation is an ongoing and essential part of our business,” Major said, adding, “I think that our ability to grow

into that competitive spot and retain that superior client experience is easily doable.”

“We’re focusing on the positive side,” adds Rich Graver. “We’ve been fairly consistent with our approach and our values and we all live up to our statement of purpose which is on everybody’s wall and on our website. We are implementing our game plan to grow the company. We are delivering a product that is fairly priced and valuable to the customer. Our customers are well serviced. Our directors are all 100 percent engaged. They’re looking for ways to refer customers to the bank, and ways for the bank to make more money with different products or different product lines. We have a pretty engaged board of directors as well as employees and stakeholders. The shareholders of our bank come in all the time to ask how we’re doing,” he said, adding “It’s been a good nine years.”

For additional information on The Victory Bank and its range of services, please call 610.948.9000 and visit www.victorybank.com.

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