

THE IMPORTANCE OF A LOCAL BANKER FOR SMALL BUSINESS OWNERS



By Carolann Westendorp, Business Solutions Officer, Jonestown Bank & Trust Co. (JBT)

Relationships play a prominent role in most people's lives, with some being more beneficial than others. For small business owners, one of the most important relationships (and one that is often overlooked) can be with their local banker.

Notice I referenced banker and not bank. Relationships are most effective with people, not companies and corporations; and relationships are a central component of what makes local, community bankers such an asset to small business owners.

A local banker understands the community, market and economic realities small business owners face day-to-day and can be an extremely valuable partner when it comes to helping business owners make important financial decisions.

For example, you can get information about loan rates and apply for a business loan at just about any bank. However, having a local banker working with you gives you access to a wealth of knowledge on how to structure a loan to make it most effective for your specific business.

In my role as a Business Solutions Officer at Jonestown Bank & Trust Co. (JBT), I've had the opportunity to work with small business owners interested in purchasing a business, undertaking a building project, renovating an existing property, expanding their business, and other important financial decisions. Providing the benefit and value of experience, knowledge and expertise is a responsibility that I, and everyone on our JBT Business Solutions team, is a responsibility we take seriously.

When small business owners considering available banking options, one of the most important aspects to consider is the ability to establish a relationship with a banker who knows the local community and people, the economic opportunities and challenges, and who can provide the knowledge, experience, and expertise to provide insight and assistance to help make important financial decisions.



Carolann Westendorp has over 30 years of banking experience helping small businesses, municipalities, and residents in Berks, Lancaster, and Lebanon counties with their financial needs and goals. She can be reached at 717.274.5180 ext. 4005, or by email at cwestendorp@jbt.bank.

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