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Kate
WINSLET
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For more than 100 years,
Tompkins VIST Bank has been
proving its worth as a true
community partner by always
putting people first. page 26



Tompkins VIST Bank offers in-person, mobile, and internet banking at all 19 branch locations in Berks, Delaware, Montgomery, Philadelphia, and Schuylkill counties.

BEYOND BANKING

For more than 100 years, **Tompkins VIST Bank** has been proving its worth as a true community partner by always putting people first.

by **PHIL GIANFICARO** | photography by **JODY ROBINSON**

How does one ever truly know if they have chosen the “right” banking partner? Tompkins VIST Bank customers realized last year, during one of the most challenging events in U.S. history, that they had chosen their banking partner wisely.

When the COVID-19 pandemic hit the United States in the first quarter of 2020, the most devastating economic downturn in a century soon followed. Businesses throughout southeastern Pennsylvania were negatively impacted. Closings and layoffs loomed. Working families worried about their next paycheck. Business owners began tightening their belts, doing whatever they deemed necessary to keep their doors open.

At that moment, Tompkins VIST Bank proved its worth as a true community bank. The bank responded quickly and effectively, increasing its outreach to clients to determine their needs. Services during that most uncertain time included temporary loan assistance and participation in the Paycheck Protection Program, through which it helped more than 740 businesses protect approximately 7,000 jobs. Restrictions

also prompted the bank to quickly offer its digital capabilities on a larger scale to better serve customers during the pandemic and in the future.

As Vice President and Commercial Relationship Manager Heather Moore notes, banking at its core is about helping people.

“When you do lending as a bank, of course you look at the numbers,” she says. “But it’s really about talking to people about their business and employees and what they need. You have to get the stories behind the numbers—that’s what’s important. That’s what we do at Tompkins. I’ve worked at a big bank and gotten an inside view. As a lender, they take the application and submit it into a black hole and get a yea or nay. Every customer is different and at the big bank their unique story didn’t matter.”

She says it’s a different story at Tompkins VIST Bank.

“At Tompkins, I have a direct line of communication to upper management,” she adds. “It doesn’t mean we do every deal, but we can be creative and flexible. We care about the story—the people—behind the numbers. We know it’s the

people who are most important.”

Tompkins VIST Bank considers itself *the* bank for individuals and small businesses by combining local decision-making, sophisticated services, and a desire to build relationships through ease, convenience, and personalized service. The bank offers in-person, mobile, and internet banking at all 19 branch locations in Berks, Delaware, Montgomery, Philadelphia, and Schuylkill counties.

Among its array of services is personal and business financing options such as SBA, real estate, working capital, and equipment loans, all customized to the needs of clients. It also provides options for commercial and personal insurance needs provided by its affiliate, Tompkins Insurance, as well as options for handling personal wealth and investments, through the offices of Tompkins Financial Advisors. All share a common focus: serving the people in their communities.

“A big benefit of our bank is we have employees who have been here 20 to 30 years,” adds Business Development Officer Michael Parelli, who also manages the Tompkins VIST branch in Conshohocken. “We don’t have the large turnover like big banks do; I worked at a big bank for six years, so I know. We maintain a connection with the community.”

As a result, customers rarely, if ever, take their business elsewhere.

“We’re their bank,” Parelli adds. “We know their first name and they know us,

and they have my cellphone number and can call or text me anytime, seven days a week. If they want to come in to see me, they can. If they want to talk virtually, they can. Whatever is best for them.”

Tompkins VIST Bank has been part of local communities since 1909. Charities, nonprofits, and civic organizations are essential to a successful community, and the bank is proud to help with more than just a donation. Team members often volunteer and help those who need it most, such as the beneficiaries of the annual Officer Brad Fox Memorial Golf Outing. The late Plymouth Township police officer was killed in the line of duty in 2012 while responding to a hit-and-run crash.

“Many of us are involved in our communities,” Parelli says. “I’m involved in the Montgomery County Chamber of Commerce in King of Prussia. We try to stay in touch with the community as much as we can. When we see a place where we can help, we do.”

In other words, bankers connect with communities far beyond the traditional boundaries of banking.

“We are very much about doing it the right way by supporting our customers and the community,” Moore adds. “It’s about supporting the community and growing the bank ethically. It’s about putting the customer’s needs first. Getting out in the community, talking to people. That’s the right way to grow business.”

Vice President and Regional Community Banking Manager Scott Stimson has been an integral part of that growth for the past 15 years. In his role, he is responsible for

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THE CONSHOHOCKEN BRANCH

overseeing sales and operations, as well as developing and maintaining good customer relationships.

“We’ve had people come here for help after the big-box banks had turned them down,” he says. “They call us for help and are thinking that they’re never going to get a loan because the big bank wouldn’t, so how will the little bank? I tell them we’ll look at what they need and do our best. Maybe the big bank didn’t calculate something right.”

If it *can* be done, Stimson says, Tompkins VIST Bank *will* get it done.

“We’re big enough to work with businesses,” he says. “But we’re also able to work with the regular Joe who wants to

put a pool in his backyard for the kids or needs a loan for something.”

Stimson pauses for a moment’s reflection.

“You know, when you can help people who came in doubting that we could help because the big bank couldn’t, it gives you such a great feeling,” he said. “There’s a satisfaction that comes from helping people in your community because you see them all the time. We’re involved in community events, like golf outings for good causes. We stay in touch with customers beyond the banking.”

Why? As Moore notes, banking at Tompkins VIST Bank is about more than the numbers. It’s about people. ■



BANKING IN CONSHOHOCKEN

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For more information about **Tompkins VIST Bank**, including details on its 19 branch locations, call (888) 238-3330 or visit www.VISTBank.com.