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Maintaining balanced service

Region's financial institutions invest in community while helping customers navigate pandemic



BY SHANNON CLINTON

THE banking world is all about balance, and not just in terms of deposits and withdrawals.

Live video tellers, virtual wallets and enhanced digital banking options provide the convenience many customers crave, but local experts contend there's no substitute for trusted relationships and personalized financial advice.

There's also a delicate balance in pursuing targeted growth while maintaining that hometown feel. Additionally, in 2021 Central Kentucky financial institutions helped customers navigate the ongoing effects of the COVID-19 pandemic while moving forward with new branch locations and services.

In August, all of Kentucky Bank's 19 branches became Stock Yards Bank operations. Both banks have similar deep roots in Kentucky. Stock Yards Bank traces its history to 1904, when it opened to the livestock and agribusiness industries as The Bourbon Stock Yards in Louisville. Kentucky Bank originated in Paris in 1851, serving the agricultural economy of the region.

James "Ja" Hillebrand, chairman and CEO of Stock Yards Bank, said the banks share a unique alignment of core values, business philosophies and service models—a community bank approach

based on building long-term relationships and investing in the community.

"Kentucky Bank fits in seamlessly with how Stock Yards does business," Hillebrand said. Acquiring Kentucky Bank "allows us to expand into a new market, gives our existing customers more banking options in the region and allows us to enhance our services across the Central and Eastern Kentucky market."

Along with a newly branded PNC Private Bank that moved all personal wealth segments under one umbrella, 2021 was an exciting year for PNC, following the June 1 legal close of its acquisition of BBVA USA, which operates more than 600 branches in seven states, said John Gohmann, PNC regional president, Lexington.

"PNC's acquisition of BBVA USA will accelerate PNC's organic expansion efforts of the last several years," Gohmann said.

PNC has a presence in 29 of the nation's top 30 largest markets, representing 65% of the U.S. population, he said. And with more than \$560 billion in assets, it becomes the fifth-largest U.S. commercial banking organization in terms of assets, loans, deposits and branches.

First National Bank of Manchester (FNB) has a brand new 13,000-s.f. branch on West Fifth Street in London, said Janie Greer, executive vice president and director.

◀STEADY AND STRONG Downtown Lexington is home to dozens of major banking operations. Financial institutions have stayed busy helping their clients find solutions to the challenges presented by operating during a global pandemic.

"During this unprecedented time, some banks have closed or sold due to the pandemic. However, FNB's state-of-the-art building will be a leading feature of London's revitalization and shows our commitment as a community bank to London and the surrounding communities," Greer said.

In addition, FNB opened a loan production office in Lexington to accommodate new market-area development, and a commercial drive-through and walk-up windows were added at Manchester locations to serve customers during the pandemic.

A Versailles branch of Commonwealth Credit Union opened earlier in 2021, on Crossfield Drive, said Karen Harbin, president/CEO of Frankfort-based Commonwealth Credit Union.

And at South Central Bank, President/CEO Tommy Ross said within the past year a new loan production office opened in Bardstown while others are pursued in Murfreesboro and Thompson Station, Tenn. Future expansion is being discussed in Louisville and Somerset.

"(Bardstown) is a market where we saw great opportunity," he said.

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Founded in 1870, WesBanco Inc. is a diversified, well-balanced financial services institution that delivers large bank capabilities, including a full range of digital services, with a community bank feel. WesBanco has meaningful market share across its six-state footprint, supported by a century-old trust and wealth management business, an insurance agency, and a full-service broker/dealer. WesBanco Bank has again been named to *Forbes* magazine's third annual ranking of the World's Best Banks, which was based on customer satisfaction and consumer feedback.



Jeff Koonce,
Central &
Southern
Kentucky
Market
President,
WesBanco Inc.

Mount Sterling-based Traditional Bank opened a new loan and deposit production office in June 2021 in Louisville on Blankenbaker Parkway, the bank's first Jefferson County location, said CEO Andy Baker.

Late this year, a new Forcht Bank location will debut on West Main Street in downtown Lexington, said President/CEO Tucker Ballinger.

"The location will be a loan production office (LPO), which will serve as a convenient satellite office for many of our business clients located downtown," he said.

Features of the new space include a contemporary loft feel where guests can check news or emails and enjoy coffee, and access an interactive teller machine.

Mortgages, PPP loans continue to be strong business drivers

City National Bank's local loan portfolio has tripled from both organic growth and two mergers that expanded the company's reach into four additional counties, said Bluegrass Market President Bill Craycraft.

"Commercial loan demand has been strong and our Champion Mortgage product with no down payment

requirement has been a popular choice in this vibrant housing market," he said.

Harbin said commercial banking at Commonwealth Credit Union has seen significant growth, resulting in new hires and positive changes to product options.

"Mortgage lending has been our largest area of growth," she said. "The low-rate environment paired with our mortgage lending experts that take a personal, consultative approach has caused our mortgage lending pipeline to receive tremendous growth."

As it was in 2020, Small Business Administration Paycheck Protection Program (PPP) loans continued to be a focus for banks and their business clients this year.

Jeff Koonce, WesBanco market president – Central and Southern Kentucky, said associates there directly assisted nearly 20,000 customers of all kinds during the pandemic.

"In addition to helping hundreds of local businesses secure critically important SBA PPP loans, we saw strong personal savings by our retail customers, as well as extremely robust residential mortgage originations, both purchases and refinancing," Koonce said.

There's good activity across the board, he said, but particular growth in digital

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Elmo Greer,
Chief Executive
Officer, CVNB

Cumberland Valley National Bank (CVNB) is Kentucky owned and operated, with

local decision making. It is dedicated to providing friendly, personalized service to the communities it serves with innovative technology, experienced staff and a secure environment.

CVNB is big on building relationships with its customers. The bank's goal is to find solutions that help businesses succeed. Its experienced business lenders are there to help businesses grow. Find a local lender at CVNB.com/business. CVNB has 14 branches conveniently located along I-75, or the bank can be reached at (800) 999-3126.

services, retail and business banking deposit services, residential mortgage lending, and trust and wealth management.

"South Central Bank invested heavily in software that streamlined the PPP program both in terms of rolling it out to the customers and also the forgiveness program," Ross said. "SCB also



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CEO, Central Bank

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South Central Bank has been a leader in financial services for 50 years. Since opening, the bank has grown to 24 full-service locations and four loan production offices throughout Kentucky and Tennessee.

Diversity in the bank's business customers ranges from farmers, sole proprietors, religious and civic organizations, to large and complex commercial clients. Its products are crafted to meet the needs of all types of organizations.

South Central Bank aims to make a difference in the prosperity of its customers and communities. It believes in its slogan, "Small enough to know you, BIG enough to help."



Tommy Ross,
President/CEO

experienced growth in the commercial loan portfolio and commercial deposits."

All of the markets Cumberland Valley National Bank serves have experienced growth in the past year, said Chief Financial Officer Ron Hart, with robust deposit growth and strong commercial loan and housing demands.

"Our CVNB team has remained dedicated throughout the COVID-19

pandemic, excelling at every challenge brought our way," he said. "Our bank was able to make over 800 PPP loans to help local small businesses in our markets. We are very proud of the work our employees did to make this possible."

And at Traditional Bank, "Deposits have surged," Baker said. "Cash surplus in the economy and spending restraint by consumers and businesses has created an excess of liquidity on bank balance sheets. Broadly, consumers have saved at historical levels with the savings rate peaking at 33.7% in April 2020."

American Bankers Association figures show since early 2020, banks' balance sheets have shown a 27% jump in deposits compared to about 3% in loans, he said.

With conventional bank loan demands still below pre-COVID-19 levels and an elevated money supply, there's an extremely competitive market for high-quality loans, Baker said.

Gohmann said PNC has assisted with a substantial number of PPP loans.

"In 2020, PNC employees registered more than 70,000 small business loans worth approximately \$13 billion through the first round of the federal government's Paycheck Protection Program," Gohmann said.

As mortgage rates have been at historic

lows since 2020, Forcht Bank's Ballinger said many homeowners are opting for lower rate refinancing and in some cases for a shorter amortization period.

Cost increases and supply chain issues have plagued an otherwise strong new residential construction market, and most business clients are doing well staying afloat, Ballinger said.

"Many of our businesses, with the exception of a few industries—travel, restaurants and entertainment—have fared well navigating unknown waters created by COVID-19," he said.

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Todd Ziegler,
Central
Kentucky
Market
President,
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With \$6.2 billion in assets, Republic Bank is one of the largest Kentucky-based banks. Recognized for the sixth time in 2021 as one of the "Best Places to Work in Kentucky," Republic prides itself on the service local associates provide its personal and business banking clients. Republic Bank enables its clients, associates and the communities it serves to thrive by "Making it Easier Here."

Over the course of the last year South Central Bank has helped over 3,300 small businesses remain operational during the pandemic by providing more than \$160 million in funding. Through this effort, thousands of struggling businesses were able to weather the worst of the pandemic and countless jobs were saved. South Central Bank will be there for you and your business. We are small enough to know you, Big enough to help.



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Forcht Bank is a community-focused bank delivering consumer and business banking products to 14 community markets throughout Kentucky and Southern Ohio. Combining personalized service with market leading technology, Forcht Bank has bridged the gap traditionally found between small community banks and national financial institutions. A key component to the successful growth of the bank since 1985 is a focus on financial literacy education and the future generations of each community.



Tucker Ballinger,
President/CEO,
Forcht Bank

FNBM's Greer also pointed to the real estate market as a good example of pandemic-era growth in Central Kentucky.

"Homes have been selling at or over asking prices and within a few days of going on the market," she said.

For that reason, she said the bank's largest growth sector right now is in commercial real estate, which holds the largest portion of the bank's loan portfolio in its markets.

Fifth Third has seen significant refinance activity, said Mary-Alicha Weldon, city president and commercial banking sales manager in Lexington.

"Mortgage interest rates remain historically low," she said. "Fifth Third is very effective at retaining our current loan customers by proactively reaching out to them when they could benefit from refinancing. This allows us to preserve those very important relationships."

Tech innovations increasingly useful

Over the past decade or so, in-person banking volumes have been affected by the advent of new electronic services, said Community Trust Bank Central Region President Larry W. Jones.

His bank's website touts the availability of mobile e-statements, mobile banking services, remote deposits, Apple Pay, Google Pay and other mobile payment and digital wallet services.

"In a fast-paced world, people like 'doing banking' in the most convenient way possible," he said. "However, I believe there will be a continuing need of the branch location. There are times when the customer just wants to 'see' who takes care of their money and to ask questions relating to the finance world."

Harbin said CCU has upgraded its digital banking platform to allow more seamless switching between mobile app and online banking options, with more updates scheduled for this fall and early next year.

Use of CCU's live video tellers in its drive-thrus increased more than 200% in 2020, Harbin said. Still, she doesn't expect virtual interactions to completely replace in-person banking.

"Whether you consider yourself techy or not, sometimes you just need a smiling face to interact with," she said. "Providing the right mix of both allows us to provide an extraordinary experience for all."

Technology has also allowed Fifth Third to be more innovative in its product offerings, Weldon said.

"Our new Momentum Banking product is a perfect example of Fifth Third leveraging technology to meet customer needs with features like Early Pay, allowing customers to get their direct deposit paychecks up to two days early, and Extra Time, giving customers who overdraw their account up to an extra day to bring their account positive."

Even before the pandemic, there had been a significant reduction in foot traffic at financial centers, Weldon said. Online and mobile banking are convenient ways for customers to manage their accounts.

Forbes 2021

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Thanks to our customers and dedicated employees for making Forcht Bank the #1 ranked bank in Kentucky by Forbes Magazine.

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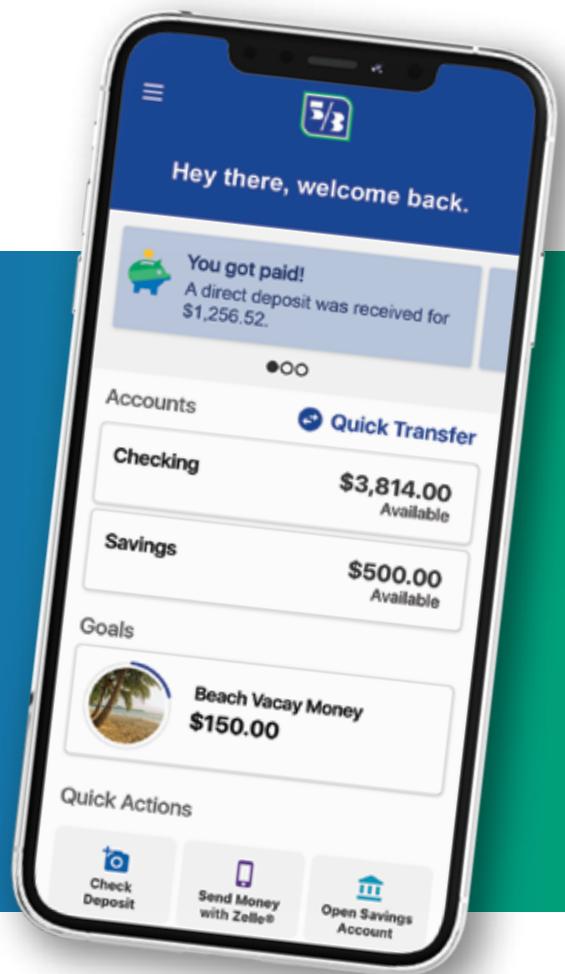
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¹Fifth Third employs a number of fraud protection measures and offers you fee-free tools, such as alerts, to help protect your account. You may also enroll in Fifth Third Identity Alert[®], an optional, non-FDIC insured product, subject to additional fees, provided by Fifth Third's vendor, Trilegiant. | ²Current early pay options have fees that apply. A fee-free early pay option, dependent on submission of direct deposit by payer, will be available later in 2021. See banker for details on all available options. Certain restrictions apply.

Account must be funded within 45 days of account opening. Service fees may apply. Fifth Third Bank, National Association. Member FDIC.

Consumers will continue to drive innovation. They want the convenience of being able to conduct banking transactions anytime from anywhere, and those platforms will continue to grow, she said.

"We believe that technology will continue to have a transformational impact on the banking industry in years to come," Weldon said.

Ross said at SCB, digital banking services allow customers to conduct any

type of transaction from wherever they are without having to visit a branch.

"The days of having to go to an office to sign documents are behind us," he said.

New virtual tools enable a more tailored experience for banking customers, so that they can do everything online they once had to do in person, he said.

Ballinger said at Forcht, interactive teller machines, or ITMs, are similar to ATMs but with video screens enabling real-time interaction between bankers and customers. They are now available in every drive-thru lane 7 a.m. to 7 p.m., Monday through Saturday.

"When we made the decision to close our lobbies as a protective measure for our staff to limit contact, the ITMs allowed us to still deliver banking with a very personal touch through video conferencing," he said.

Financial institutions foster community ties

Banks and credit union associates pride themselves on actively helping to better the communities they serve through volunteerism, fundraisers and direct contributions. They're also proud of the accolades they've received for industry achievements and keeping operations running smoothly during a trying time.

PNC BANK

301 E. Main St.
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pnc.com



John Gohmann,
Lexington Market,
Regional President

Across Lexington, businesses increasingly depend on a trusted financial relationship to address a range of needs, from managing cash flow to real-time payment solutions to guarding against cyberfraud. As a Main Street Bank, PNC provides access to the resources and capabilities of a national financial institution with a local focus committed to helping businesses address their most pressing needs. Extraordinary relationships are built on a shared commitment to success and strong, shared values. Recognizing this, PNC has a long history of lending, investing and providing charitable support in Lexington, most recently awarding \$225,000 in grants to three local organizations to address racial justice, including economic empowerment, education and entrepreneurship.

Harbin said in addition to numerous other affiliations, sponsorships and contributions communitywide, CCU has partnered with nearly two dozen area high schools, middle schools, colleges

CENTRAL BANK

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Luther Deaton Jr., Chairman,
President and CEO, Central Bank

For more than 75 years, Central Bank has been focused on the people and businesses in the areas it calls home. Having grown significantly from humble beginnings in downtown Lexington, the bank now has \$3.6 billion in total assets and operates 28 full-service banking centers serving Central Kentucky, Northern Kentucky and Louisville. Known for exceptional customer service, it is also honored to be one of Kentucky's Best Places to Work.

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PNC provides equal opportunity to qualified persons regardless of race, color, sex, religion, national origin, age, sexual orientation, gender identity, disability, veteran status, or other categories protected by law.

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Fifth Third Bank, National Association, established in 1858, is a diversified financial services company headquartered in Cincinnati. It is among the largest money managers in the Midwest. Fifth Third operates four main businesses: commercial banking, branch banking, consumer lending and wealth and asset management. It entered Kentucky in 1990 with the acquisition of Farmers Exchange Bank in Paris, Ky. Fifth Third's Kentucky Region employs 425 employees with 79 full-service banking centers. It is committed to promoting growth in Central Kentucky through our ongoing investments to build strong, vibrant communities throughout the region. Its Kentucky operations maintain \$5.5 billion in core deposits, \$1 billion in assets under management, \$223 million in mortgage lending and serve over 19,000 households.



Mary-Alicha Weldon,
Fifth Third Bank
City President,
Central
Kentucky
Market

and organizations to deliver a financial education program accessible inside and outside of the classroom.

Craycraft said CNB is "proud to support

the Bluegrass community through several organizations such as Commerce Lexington, Kiwanis, Rotary, the Red Cross and our local market Chambers of Commerce to name just a few."

Gohmann said the PNC Foundation works with nonprofit organizations to better understand and address issues relating to early childhood education and community and economic development, exemplified in a recent investment in Lexington's East End.

"The investments from the PNC Foundation were allocated to three nonprofit organizations who are helping end systemic racism and support economic empowerment of Black and low-and moderate-income communities," he said. "I feel dedicating time and financial resources is vital to building a strong community."

During 2020, Traditional Bank donated over \$44,000 to public schools, senior citizens centers and local agencies, including YMCA, Salvation Army, Community Action Council and Prevent Child Abuse Kentucky.

A \$15,000 grant to Food Chain enabled the group to purchase a delivery van to transport meals to Fayette County children who were going without school-provided meals during pandemic school closures. An additional \$15,000 was allocated to nine local food banks and another \$5,000 to the

Fayette County Public Library system earlier this year to purchase hotspot devices that provide internet to low-income families.

Baker said he's also proud that full

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Jean R. Hale,
Chairman
and CEO,
Community
Trust Bancorp

Jean R. Hale has been with Community Trust Bancorp for 52 years and has participated in the growth of the corporation to \$5.5 billion in assets. She is chairman and CEO of Community Trust Bancorp and chairman of the board of its two subsidiaries, Community Trust Bank and Community Trust and Investment Co.

Hale is active in economic development and education initiatives, serving as chairman of the Kentucky Economic Development and Finance Authority Board and the Red River Economic Development Board. She serves on the boards of University of Pikeville, SOAR (Shaping Our Appalachian Region), and the ARH Foundation. She also serves as a member of the Community Depository Institutions Advisory Council for the Federal Reserve Bank of Cleveland.

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Andy Baker,
CEO,
Traditional
Bank

Traditional Bank is focused on providing Kentucky business owners strategic banking solutions based on individual goals—and has been since 1902.

Straightforward loan and deposit products are personally delivered by experienced local bankers through its 16 Kentucky banking centers and new Louisville loan production office. By asking the right questions, relying on decades of commercial banking experience, and providing the right digital tools, Traditional Bank builds meaningful relationships with clients to help them reach their goals. See its growth story at traditionalbank.com/about-us.

banking services were maintained throughout the pandemic without downsizing staff, as digital and drive-up banking services were quickly enhanced.

"I am so proud of all our people, and none more than those who put in extra hours when their coworkers were unable to come to work," he said. "Their character and resilience are the reason our bank remains strong and successful."

FINANCIAL INSTITUTIONS

Bank of Lexington

bankoflexington.net

Bank of the Bluegrass & Trust Co.

bankofthebluegrass.com

Bankers' Bank of Kentucky

bbky.com

Central Bank & Trust Co.

centralbank.com

Century Bank of Kentucky Inc.

centurybankky.com

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Patricia J. Knight

VP Finance & Operations



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James "Ja" Hillebrand joined Stock Yards Bank & Trust Company in 1996, serving as executive vice president and directing the expansion into the Indianapolis and Cincinnati markets. In 2008, he was appointed to the company's board of directors and named president of Stock Yards Bank & Trust Co. Most recently, in 2018, he was named chairman and CEO. Ja is very active in the community and serves on many nonprofit and community-focused boards.



James Hillebrand,
Executive Vice
President

US Bank

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Elmer Whitaker,
CEO/President,
Whitaker Bank,
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of Kentucky

Whitaker Bank Corp. of Kentucky is a local family-owned bank holding company with combined total assets of \$2.05 billion. They employ 420 Kentuckians and have 45 banking locations. Whitaker Bank offers retail and commercial bank services, along with wealth management through Kentucky Trust Co. and insurance products through Whitaker Insurance Group.

Whitaker Bank understands the personal and business needs of fellow Kentuckians, which is why they offer a wide range of financial products and services. The bank's goal is to make banking easier and more convenient for their customers. These factors, along with extensive reinvestment efforts throughout Central and Eastern Kentucky, are why Whitaker Bank is "Uniquely Kentucky."

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fwpllc.com

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hisle-cpa.com

The Livesay Group

livesaygroup.com

Miller, Mayer, Sullivan & Stevens

mmssllp.com

MCM

mcmcpa.com

PwC (formerly Price Waterhouse Coopers)

pwc.com

Radwan, Brown and Co.

radwanbrown.com

RFH

rffcpas.com

Ross, Sinclair & Associates

rsanet.com

Stock Yards[®] Bank & Trust

SINCE 1904

MEMBER FDIC

We are thrilled to announce the hiring of Alicia Jordan to manage our central and eastern Kentucky private banking division. With over 30 years of financial services experience in the Lexington area, overseeing a broad range of banking solutions for individuals and families, Jordan brings a dedication to not just meeting but exceeding her customers' needs and embodies Stock Yards Bank & Trust's century-long commitment to earning the trust of our clients by building strong relationships and creating deep roots in the communities we serve.



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