

Working with a Community Bank for Commercial Lending



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Why work with a community bank for your commercial lending needs? The answer is simple. Relationships and local decision-making.

Community banks serve specific geographic regions, giving them a close affiliation to the local communities they serve and the region's needs. They typically provide a high level of personal service, and customers often have direct access to the bank's decision makers.

Community banks invest in personal relationships with their customers, allowing the bank to craft solutions specifically for a business's needs. Customers are viewed as

key to the bank's success. It is likely that a decision-maker with the bank would meet with the business owner to discuss the company's financial standing and ability to satisfy the loan.

Perhaps one of the most important advantages of working with a community bank is the culture. Here at Tompkins Trust Company, we're not overly focused on the numbers and sales goals. Our main focus is helping the communities we serve prosper and grow.

The personal service, relationship-building, positive culture and local decision-making enjoyed at Tompkins means those seeking business loans can be assured that their vision, business plan and ideas will be taken into account.

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