

# WHY YOU NEED TO KNOW YOUR BANKER...



TRUXTON TRUST  
A PRIVATE BANK



**Thomas R. Snyder**  
Chief Lending Officer,  
Senior Managing Director  
Private Banking

## ...AND WHY YOUR BANKER NEEDS TO KNOW YOU

Do you remember the first time you needed to borrow money? Did you feel the anxiety of asking for something and not knowing the type of answer you would receive?

I remember finding myself in that uncomfortable situation some 45 plus years ago. I was preparing for my second semester of college and was out of money. I had too much pride to ask my parents for assistance, so I figured I could get a bank loan. With no knowledge of how a bank loan works, I went to the bank and asked our branch manager for \$500 to get me through the next semester. Our meeting lasted all of five minutes when I was told I had no collateral and only a part time job. And no, the bank was not interested in helping me.

Leaving the bank, my thoughts became very focused. I was probably not going back to college and I was most likely headed to Vietnam to obtain an education I was not seeking.

A long story made short, my father called his banker, who knew him well, and I was able to get a loan that afternoon. The rest of the story is I went back to school and eventually became a Truxton Trust banker. That experience many years ago had taught me two very valuable lessons: 1) Treat everyone with respect and 2) You had better know a good banker when there is a borrowing need.

No one enjoys asking for money, but during different phases of life there may be needs for credit. These needs are more likely to occur during our younger years as we acquire assets such as our first automobile, a first home, the purchase of a business, or the purchase of commercial real estate. Whenever those needs arise, you will want to have a relationship with someone who you know and trust and who, more importantly, knows you.

### CONNECT WITH US



615-515-1700



[TRUXTONTRUST.COM](http://TRUXTONTRUST.COM)



[SUBSCRIBE](#)



[FOLLOW US](#)

---

The ideal banker is one who listens for the true needs of the client and finds the best solution for those needs. Your banker should have experience and be able to develop a tailored plan for you. It is your banker's role to meet your needs – not to relay what a committee, someone in another city, or a computer system thinks is best for you.

At Truxton Trust, our goal is to establish a true financial relationship with each individual and their family. Ideally we would be seen as generational bankers where we provide solutions for one's family, children, and grandchildren. Initially a banking relationship typically begins with a need for assistance with the acquisition of an asset. Then the relationship proceeds to a period where advice is given to assist with the protection of assets and transfer of wealth to the next generation.

Many years ago, I learned the hard way why everyone needs a solid bank relationship. Trust me, getting to know your banker makes life much easier when you need them. Our bankers Bryant Tirrill, Peggy Craig, Rod Spann, Hank Stuart, Andrew Ritter, Lindsey Mulloy, and Jack Armstrong are good bankers and good people.

Make life easier. Let our bankers get to know you. ■

## MEET THE TRUXTON TRUST PRIVATE BANKING TEAM

Truxton Trust utilizes its breadth of banking experience to generate comprehensive solutions, including personal and commercial loans and mortgages, as unique as its clients.

### **Tom Snyder**

Senior Managing Director, Private Banking  
615-515-1704 | [tom.snyder@truxtontrust.com](mailto:tom.snyder@truxtontrust.com)

### **Peggy Craig**

Senior Vice President, Private Banking  
615-515-1734 | [peggy.craig@truxtontrust.com](mailto:peggy.craig@truxtontrust.com)

### **Rod Spann**

Senior Vice President, Private Banking  
615-515-1738 | [rod.spann@truxtontrust.com](mailto:rod.spann@truxtontrust.com)

### **Hank Stuart**

Senior Vice President, Private Banking  
615-515-1756 | [hank.stuart@truxtontrust.com](mailto:hank.stuart@truxtontrust.com)

### **Bryant Tirrill**

Senior Vice President, Private Banking  
615-515-1715 | [bryant.tirrill@truxtontrust.com](mailto:bryant.tirrill@truxtontrust.com)

### **Andrew Ritter**

Vice President, Private Banking  
615-515-1749 | [andrew.ritter@truxtontrust.com](mailto:andrew.ritter@truxtontrust.com)

### **Lindsey Mulloy**

Assistant Vice President, Private Banking  
615-515-1748 | [lindsey.mulloy@truxtontrust.com](mailto:lindsey.mulloy@truxtontrust.com)

### **Jack Armstrong**

Private Banking  
615-515-1739 | [jack.armstrong@truxtontrust.com](mailto:jack.armstrong@truxtontrust.com)