CHAIRMAN'S CORNER:

COMING THROUGH FOR CLIENTS

IN THE CLUTCH





Thomas S. StumbChairman and
Chief Executive Officer

It happened again today. I had lunch with an old friend, one who does not yet bank at Truxton Trust, and they were telling me about how their current banking relationship has grown increasingly dissatisfactory. Their bank was sold several years ago. The branch in Green Hills has had so much turnover that they do not know anyone's name there anymore. If they call the branch after 4:00pm, the call gets transferred to a call center out of town. They do not have a cell number for anyone that works there. Their deposit app does not work half the time they try to use it. "It just doesn't feel good anymore..." It prompted me to share a story with them, one I have told many times...

Several years ago, at about 10:00pm one Friday night, a Truxton Trust client called me on my cell phone. In a somewhat panicked voice, he said, "Hey, I'm sorry to bother you, but I've got a little problem. My daughter is going on a church mission trip tomorrow and has to be at the airport at 6:00am and needs her passport. I got really busy at work today and forgot to come by the bank and fetch it out of our safe deposit box. Is there any way you can help me...?"

Immediately I replied, "Well we can't have her miss the mission trip now can we? Do you want to meet me at the bank in 15 minutes or at 4:30am?" He then replied, "Are you serious? Really? Oh thank you...thank you so much!"

We met at the bank a few minutes later and got the passport out of the safe deposit box. His daughter went on the mission trip early the next morning. Now I will confess that I have known this guy a long time and adore his entire family. He has told this story about how Truxton Trust came through for him in the clutch many times, which has no doubt inspired a number of other people to move their banking relationship to our bank. But the truth is, we would do this same thing for any of our clients. Indeed, since we opened in 2004, our bankers have done many similar things for our clients, when they needed us most, because that is just the way we do business here. We go the extra mile, giving just a little more effort to help folks solve simple little problems. Everyone at Truxton Trust learns,

if it is not already their usual reaction, to spring into action anytime we notice one of our clients in distress.

To us it is really not any big deal. It is just the right thing to do. We know we have to do business this way if we want to retain our bank clients for the long haul. But my old friend who starred in the little story still thinks it was really special, how when his daughter's mission trip hung in the balance, Truxton Trust was clutch. And we got him out of a little jam with his wife, too, who naturally was not pleased that he forgot something so important. So, if your banking relationship is not inspiring you to recommend your friends to bank there or perhaps if your spouse is just the forgetful sort, maybe it is time you made the move to Truxton Trust. We would love to work for you and your family, for many years to come.

And you can count on us to answer the phone, even if it is late on a Friday night...especially if it is late on a Friday night.

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