

Destiny Kieu

By banking locally, a community grows and more jobs are created for those that reside there. Community banks are aware of what is happening pertaining to your region, therefore, more trusting of local businesses and people. I believe that the most important aspect of community banking is the investment in the community as a whole. When banking locally, the money is circulating throughout the local community. Because of that, the community bank is investing its own money into local businesses in order to watch the area prosper. As the area flourishes, the community bank benefits from this and will invest in even more local businesses. The financial benefits are mutual between the community bank and local businesses, and the process will continue to circulate.

What is even more important than that is the growing trust of local entrepreneurs. Entrepreneurs are risking their financial stability in order to grow a business from their own pockets. They want someone that they can trust, and the community bank is that someone. If there is a downfall in business one year, the community bank understands because they are experiencing the same fluctuations as other businesses in the region. Community banks are not viewing businesses as money amounts; they are seeing the people and families that stand behind all of it. This bond between entrepreneurs and local businesses is created from the investment to make their community thrive.

Farmers & Merchants Bank is a 4th generation family-owned bank. It recently celebrated 95 years of business in 2017 after being part of my community since 1922. It was an honor to be part of this celebration as I represented the bank and my local community through the bank's Junior Board of Directors. Through representing Farmers & Merchants Bank on their Junior Board of Directors, I was able to obtain the leadership skills that are necessary towards building my future. I was able to work alongside other high school seniors in my community and build lifelong friendships, in which will help me grow as a student and a leader. From touring the Chick-Fil-A headquarters in Atlanta to visiting the local technological learning business called Vizitech in Eatonton to promoting teamwork in the challenge course at the Rock Eagle 4-H Center, I had a blast representing Farmers & Merchants Bank on their Junior Board of Directors. My community bank invested in high school seniors like me by teaching us different financial information needed on the Junior Board of Directors. All of the information we have obtained over the past year is vital to us as we head off to college and venture out into the real world.