

Matthew Merck

A key component of any tightly woven community, such as my home town of Brunswick, is a supportive local banking system. Community banks contribute to the community in many ways, ranging from personalized loan criteria for members to planning local events for the entire population. In many ways, community banks are a positive blend of larger corporate banks and local service organizations. They supply customizable loans and financial services for their members, while still providing a sense of security and safety for their members. Community banks also provide economic security for the whole town, and often times at lower prices than their larger counterparts. Despite the fact that their efforts are often overlooked, I think the commitment of local banks to community service and progression is likely their most important feature.

Community banks do some very important work behind the scenes. Because these local banks typically have greater ties to their customers (whether they be individuals or businesses) than bigger banks, they are able to identify needs and growth opportunities in the community. Community banks have the unique ability to recommend new markets for businesses, which can lead to economic growth in cities and towns. Additionally, when deciding whether or not small businesses will receive loans, these community banks can occasionally look past credit scores and other numbers, and instead factor history, reputation, and current circumstances into the decision. Small business-oriented gestures like these are an important and helpful part of how community banks serve their surrounding area. However, there are plenty more direct ways in which local banks assist the citizens of their towns.

My bank, the United Community Bank, prides itself on being "the bank that service built." It is involved in our community in many ways, and it offers opportunities for people from all walks of life, from all around the county. An example of this is its Junior Board of Directors. The UCBI Junior Board of Directors program is a community outreach program that targets high school students, and provides them with the resources to learn and practice business etiquette, event planning, leadership skills, and other important workplace skills. I have been lucky enough to participate in this activity, and doing so has strengthened my sense of belonging in my community, and allowed me to spend time doing things I enjoy for the place I love. A few activities the Junior Board has planned/participated in are: a winter coat drive for the homeless, a scholarship for graduating seniors, and a local marsh clean-up - all through the United Community Bank.

The efforts made by community banks to serve their communities are great. They help local businesses and the economy through personalized loan systems. The human interaction offered by local banks provides a more welcoming feeling, one that many large banks cannot offer. Lastly, and most importantly, local banks act as a backbone of community life, and are involved in almost every aspect of their community, ranging from high school to Relay for Life.