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Pass the Aspirin

The Headache

Traditionally a community bank CEO's office was right where everyone could see it—and see the CEO.

If you were remodeling your headquarters now, or building a new one, where would you put your office?

Here's what we heard from community bankers, first those who favor the lobby, and then from those who say that time has bypassed tradition.

Pro-lobby Bankers Remedy 1

John Ekening, president and CEO, Mount Prospect National Bank, \$351.5 million assets, Mount Prospect, Ill.

Our bank is eight years old, with one branch. There are 12 other bank branches in town, although we are the only hometown bank. Some customers call us "Mayberry," and we flaunt our traditional banking style. It sells well in our Chicago suburban community of 56,000.

My office is on the first floor and very visible with floor-to-ceiling glass doors and windows. I have a door on each side of the office, and have had customers entering through each door at the same time. Saturdays are especially popular. Our customers love the openness and easy access to our senior staff. In addition, I enjoy seeing what is going on in the lobby. There are times when all of the bankers are busy, and I will jump up to greet and provide service to customers.

In a shopper survey of 600 Chicago-area banks, we were one of two banks that received a 100% rating for greeting the customer. Is this important to our customers? You bet it is! Our clients love the recognition and a wave when I see them walk into the lobby. When we expand, my new office will incorporate this philosophy.

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Pass the Aspirin Special Report

Should we buy a generator?

(Psst...and how can we be sure it does its job?)

The Headache

In the wake of the hurricanes and other natural disasters of 2005, many bankers are wondering what measures they ought to take to be prepared for future calamities. ABA has put together a special task force to look at this issue, to be chaired by Austin L. Roberts, III, president and CEO of Bank of Lancaster, Kilmarnock, Va., and chairman emeritus of the ABA Community Bankers Council.

A common question among many banks is, "Should we buy a generator?" We went to our "Pass the Aspirin" bankers to find out what their experiences have been with generators, and also received input from a generator vendor.

One general piece of advice: Know up front that these babies are a heckuva lot more complicated than those little pull-rope gadgets you can buy at the local home center.

Remedy 1

Gwen Braden, vice-president-ad-ministration, United Bank, \$720.3 million assets, Atmore, Ala.

After Hurricane Ivan ravaged the Atmore area in September 2004 we purchased a generator to get our operations center running again. After the emergency passed and normal power was restored the generator was disconnected. We all grew busy with other pressing issues, and the generator sat idle.

A few months after the storm, a two-hour power outage shut down the center again and resulted in our branch offices not having the account information they needed to service

customers. So we had to refocus on the generator and have it wired permanently to run at any time power was lost, rather than just in the case of a major emergency.

We still had some learning to do, however.

Lesson #1—if you got it, look it up.

The generator was set to power-up every Monday morning at 9:00 a.m. and run for 20 minutes. We tried to keep an eye on it and make sure this was happening—but Mondays are busy days.

A few months later, Hurricane Dennis came through and we lost power. We could not believe the generator didn't kick in and start running.

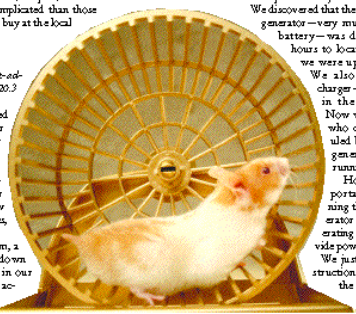
Lesson #2—keep the battery charged.

We discovered that the battery that starts the generator—very much like a car needs a battery—was dead. It took several hours to locate a battery and then we were up and running again.

We also bought a battery charger—this wasn't included in the original purchase. Now we have an electrician who comes by on a scheduled basis to power-up the generator and keep it in running condition.

However, it is also important to note that running the motor on the generator is not the same as operating the generator to provide power to the building.

We just completed the construction of a new branch on the south side of Atmore last month. In our building plans



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