CONSIDER A CAREER WITH A COMMUNITY BANK

In 2017, community banks doing business in over 750 locations across Colorado, employed about 13,000 individuals, held over $53 billion in assets and $60 billion in deposits, and made more than $43 billion in loans to consumers, small businesses and the agricultural community. Often referred to as America’s Favorite Lenders, community banks across the country:

- Comprise 96.8% of all banks
- Provide over 50% of all small business loans to help support job-creating firms
- Make 90% of agricultural loans
- Have 51,000 locations across the country
- Employ 700,000 people

- Local Focus: Community banks channel their loans to the neighborhoods where their depositors live and work, which helps local businesses and communities thrive.
- Relationship Banking: Community bank officers know their customers and may consider family history and discretionary spending in making loans. They are not forced to apply impersonal qualification criteria, such as credit scoring, without regard to individual circumstances.
- Provide Innovative Solutions: Community bankers also work hand in hand with customers to ensure they have access to the best innovations possible to meet their needs – such as the most secure, reliable and convenient payment options.
- Timely Decision-Making: Community banks offer nimble decision-making on business loans because decisions are made locally, rather than by loan-approval committees located in another state, far away from their customers.
- Community Engagement and Accessibility: Community bank officers are actively involved in their local communities.
- Focus on Main Street: Community banks only thrive when their customers and communities flourish. Over 75% of community banks themselves are local small businesses. Community banks answer to Main Street.

Visit IBC at www.ibcbanks.org