

## Considering a Switch? Move Your Account to Union Bank

(January 31, 2022)— Union Bank and The Independent Community Bankers of America (ICBA) are reminding Americans that their choice of financial institution matters and could affect their ability to secure a loan, obtain favorable fees or rates, or ensure the high-quality, personal service they expect from their financial partner.

“We have earned the public’s trust because we’ve proven to be reliable stewards of our depositors’ money and financial first responders in times of great need,” said Tim Aiken, President / CEO at Union Bank, Inc. “As members of the community with a vested interest in its success, we look to build long-lasting relationships by dealing openly and honestly with customers and helping them achieve their short and long-time financial goals.”

ICBA and **Union Bank** offer the following checklist to illustrate the community bank difference:

- **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 bankers know their customers and consider payment history and discretionary spending in making loans.
- **Partners in Small Business:** Community banks make 60 percent of the nation’s small business loans. As small businesses themselves, their expertise of the local market and understanding of small business needs sets them apart, which benefits local entrepreneurs.
- **America’s Most Trusted Lenders:** Community banks have a 81% satisfaction score compared to 68% for large banks, 60% for finance companies and 43% for online lenders, according to a [Federal Reserve study](#).
- **Innovative Solutions:** Community bankers ensure their customers have access to the best innovations possible to meet their needs—including the most secure, reliable, and convenient payment options.
- **Accessibility and Timely Decision-Making:** Community banks offer nimble decision-making on business loans and are accessible because the bank’s president and senior lenders are available for conversations, rather than a 1-800 number halfway across the country or world.
- **Community Engagement:** Community bankers are deeply involved in their local communities, volunteering their time, and making donations to worthwhile causes that benefit residents.

“Community banks deliver quality service tailored to meet their customers’ unique and diverse financial needs,” ICBA President and CEO Rebeca Romero Rainey said. “Their reputation is hard earned and based on a track record of performance because they understand that when their customers succeed, community banks and local communities flourish.”

To find your local community bank, visit ICBA’s community bank locator at [www.banklocally.org](http://www.banklocally.org).

### **About Union Bank, Inc.**

Union Bank, headquartered in Middlebourne, WV, is a full service community bank with offices in Tyler, Pleasants, Ritchie, and Wetzel Counties in northern West Virginia, as well as a Loan Production Office in Marietta, OH, serving the Parkersburg and Marietta areas. Website: [www.hometownbanc.bank](http://www.hometownbanc.bank)

## **About ICBA**

*The Independent Community Bankers of America® creates and promotes an environment where community banks flourish. ICBA is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and high-quality products and services.*

*With nearly 50,000 locations nationwide, community banks constitute roughly 99 percent of all banks, employ nearly 700,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding nearly \$5.9 trillion in assets, over \$4.9 trillion in deposits, and more than \$3.5 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers' dreams in communities throughout America. For more information, visit ICBA's website at [www.icba.org](http://www.icba.org).*

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