

Community NEWS

banking

Bank of TRAVELERS REST
SINCE 1946



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After 63 Years, Bank of Travelers Rest remains strong.

— Bruce White, President

Things were different when nine local gentlemen opened Bank of Travelers Rest in 1946. There were no drive-in teller windows, just a one-room branch open from 9 a.m. until 1 p.m. Monday through Saturday — the first to offer Saturday banking in Greenville County. With no computers, afternoons were spent hand-posting transactions to individual accounts.

While the logistics of banking have changed, the founders' vision of people working, saving and investing in their local community has not. As Bank of Travelers Rest celebrates its 63rd anniversary on March 18, it remains committed to the communities it serves.

"Our main emphasis is on taking care of our individual and small business customers, and we plan to continue with that focus," said Bruce White, president, whose father was one of those nine charter directors and the bank's first president.

White said although the economy has slowed, Bank of Travelers Rest has remained financially sound thanks to its limited exposure in the subprime markets and the relative stability of the local market.

"We're a reflection of the community; if their businesses are doing well, we're



doing well," he said. "The Greenville market fared better than a lot of other areas of the state, and we haven't had the falling home prices of some places like Florida."

Bank of Travelers Rest won't be receiving TARP funds from the government, White said, because it doesn't need a bailout, and the terms offered were not advantageous.

"We're still strong, still taking deposits and still lending money for houses, vehicles, and commercial loans," he said. "If you have a viable project, we're very interested."

With around 120 employees, Bank of Travelers Rest remains a closely held entity with around 75 shareholders, including many of the founding families. This structure has served it well over the years, allowing the bank more freedom to adapt, White said.

"In a large bank with offices all over

the country you have to have more structure to maintain order and consistency," he said. "We can be extremely flexible, offering terms that work for our customers."

For a business customer who is experiencing tight cash flow, that may mean a modified repayment schedule until the economy picks up and business improves.

"When you have good people who are trying to do the right thing but struggling, the last thing you want to do is throw them to the wolves," White said. "We work with people when they fall on hard times, and when times are good, we hope they'll remember us."

In addition to its main office, the bank has added eight branches over the years, including two in the last year. Located in Travelers Rest, Greenville, Berea, Greer/Taylor and Slater/Marietta, all are performing well, White said, thanks to their abilities to respond to local needs.

"Communication is key, especially in times like these," he said. "Our employees know their customers; they see them in church and at the grocery store. They have a feel for the community."

— Rebecca Howerton
The Greenville News
Advertising Feature



CHEMGARD President
Bill Smith:
On the edge of technology

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MUSIC BY THE LAKE 2009

Thursday evenings at 7:30 pm Amphitheater

(Except 7:00 pm for Pre-Concert July 16th)

May 28 "Marches from Around the World"
Lakeside Concert Band
Leslie W. Hicken, director

June 4 "Hooray for Hollywood"
Carolina Youth Symphony
Leslie W. Hicken, director

June 11 "The Phantom of the Opera"
Lakeside Concert Band,
Leslie W. Hicken, director
Lisa Barksdale, Bruce Schoonmaker, vocal soloists

June 18 Spartanburg Jazz Ensemble
Vern Weygandt, director

June 25 "Rhapsody in Blue"
Lakeside Concert Band
Leslie W. Hicken, director
Derek Parsons, piano soloist

July 2 "For Amber Waves of Grain"
The Greenville Chorale,
Bingham Vick, director
Lakeside Concert Band,
Leslie W. Hicken, director

July 9 The Matt Olson Quartet
Matt Olson, director

July 16 SC Suzuki Institute Fiddlers
(7:00 pm)
Anna Joiner, director
Bluegrass Night
Packway Handle Band

July 23 "A Night in the Vienna Woods"
Lakeside Concert Band
Leslie W. Hicken, director

July 30 "Magical Mystery Tour:"
Music of the Beatles
Lakeside Concert Band
Leslie W. Hicken, director

August 6 Swing Shift Combo
John Hoppe, director

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Announcing... *New members to our Board of Directors*



Benjamin N. Cleveland of Marietta
Retired Lt. Colonel US Air Force is currently employed as a Senior Operations Analyst with BAE Systems, Huntsville, AL.



Julie Godshall-Brown of Greenville
Beginning her career as Technical Recruiter and Human Resources Generalist with NCR Corporation, Julie is President of Godshall & Godshall Personnel Consultants, Inc.



L. Lee Plumblee of Greenville
Previously an attorney with Love, Thornton, Arnold, Thomason, P.A. is a founding member and attorney with Eppes & Plumblee, P.A.

*** SAFETY & SECURITY PROTECTION ***

If you suspect you are a victim of identity theft, fraud or scam, please **Contact Us** immediately.

Please remember, we will never send you an email asking for your personal information.

Congratulations 2009 Tax Refund Winners!



Bank of Travelers Rest's Customer Service Representative Eliana Bustamente (left) and Branch Manager Bud Fant at White Horse Road present awards to **Christina Chastain** of H&R Block and **Monica Romaine** with her husband, Justin, and son Jacob.

Ms. Romaine won \$2,500 in the Bank's Annual Tax Refund Contest, and Ms. Chastain was awarded a \$1,000 cash prize for having prepared Monica's return.

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William Smith:
On the edge of technology in business...
...and banking.



William "Bill" Smith is a man on the edge — that is, he keeps Chemgard, Inc., the company he founded in 1981, on the cutting edge of information and technology. He and his team at Chemgard provide innovative water treatment programs and solutions to a complex industry .

Located on Batesville Road in Greer, the company has earned a wide reputation for high quality products and professional services in a four state area. Chemgard is a member of AWT, the Association of Water Technologies, and Bill is a past president of the national trade group.

While maintaining a competitive edge in the water treatment industry, Bill employs the latest technology in day-to-day tasks as simple as making bank deposits. He and his associate Jack Hawkins attest to the convenience of Remote Deposit Capture, for example, that allows them to scan checks at their office and transmit to the bank for same day credit.

"We have had a relationship with Bank of Travelers Rest since about 1990," says Bill. "They have met our needs which allowed us to grow our business and didn't make us jump through hoops.

"We really like the folks at the bank. Debbie Hughes and all the people at Bank of Travelers Rest are friendly and extremely customer-service oriented."

Bill Smith is on the advisory board for the Pelham Road Office. You may see him on the golf course or out riding his Gold Wing Honda motorcycle. For more information about Chemgard, visit chemgard.com.

in the
COMMUNITY

Bank of Travelers Rest proudly sponsors the following community events:

Now Showing!

Dark Corner Returns, "Eyes to the Hills" Upcountry History Museum — Downtown Greenville, 467-3100

Fri. / Sat., May 8th & 9th

5th Annual Slater/Marietta Fire Department and H&W Rodeo — Marietta

Sat., May 16th

7th Annual **STRAWBERRY FESTIVAL** — Marietta

Thurs., May 28th— Aug 6th

Music By the Lake — Furman University Amphitheater