



Best Banks to Work For 2020

By Laura Alix, Jackie Stewart October 27, 2020 9:01 PM



This year has certainly tested bank executives' ability to manage during a crisis.

Apart from dealing with the myriad of business challenges thrown at them by the coronavirus pandemic, they are trying to maintain morale of employees, many of whom are working remotely and coping with stresses of their own.

This year American Banker asked executives at the 85 institutions that make up our ranking of the Best Banks to Work For to reveal how they have kept employees engaged and motivated in this most difficult of years.

The participants, mostly CEOs, emphasized that there's no such thing as too much communication in times like these, as silence often leads employees to assume the worst. They also stressed the importance of reassuring workers that their jobs were safe, their pay would not be cut and that their colleagues have their backs when they need to step away from work to take care of loved ones or help children with remote learning. And whenever possible, the executives said, try to brighten employees' days with perks, such as free meals, fun competitions and virtual social events.

Here's what executives had to say about managing in a crisis.



1 Oakworth Capital Bank



Birmingham, Ala.

Assets: \$817 million

Employees: 97

CEO: Scott Reed

www.oakworthcapital.com

Starting a dialogue: Motivated by the recent national dialogue around racial inequality, Oakworth Capital Bank has focused on creating a more inclusive culture. That began with a virtual town hall and small group discussions in which associates were invited to share their experiences and listen to each other. The discussions led to a number of ideas on how to continue to address inequality, including providing avenues where employees could talk about these issues in small groups and organizing a diverse group of staff members to work with leadership to implement feedback.

“It is vitally important that we continue this meaningful dialogue,” said CEO Scott Reed. “It’s important to provide a way for associates to maintain personal connection that goes beyond your typical work relationship.”

Pictured: Employees of Oakworth get together to celebrate being named as the top bank on American Banker’s Best Banks to Work For list in 2019.

2 Bell Bank



Fargo, N.D.

Assets: \$8.2 billion

Employees: 862

President and CEO: Michael Solberg

bell.bank

Communication counts: Clear and frequent communication has been critical for setting expectations and providing support for a newly remote work base, President and CEO Michael Solberg said. Beginning on the first day of pandemic-related remote work, Solberg sent all staff daily emails. He highlighted decisions by the executive team and explained how they were made, recognized staff who went above and beyond for customers and encouraged people to participate in photo and video contests.

Solberg kept up the daily communication for the first six weeks of the pandemic before eventually scaling back to weekly messages.

“It’s proven critical that we provide ongoing communication to our entire team — so they understand decisions, feel connected and comfortable reaching out if they need help, and have a level of trust and security in working for our company,” he said.



3 TIB The Independent Bankers Bank



Farmers Branch, Texas

Assets: \$3.8 billion

Employees: 289

President and CEO: Michael O'Rourke

www.tib.bank

Staying healthy: TIB The Independent Bankers Bank recently hosted a “drive-thru flu-shot party” for its staff. Organized by human resources, the party featured decorations, music, cookies, gifts and t-shirts for every employee.

During the COVID crisis, finding a way to provide the personal touch has been challenging,” President and CEO Michael O'Rourke said. “It was a welcome break for them AND us and a tremendous reminder of how valuable our TIB Family really is to us.”

Pictured: Employees pass out patriotic gifts to their coworkers to celebrate the 4th of July.

4 Machias Savings Bank



Machias, Maine

Assets: \$1.7 billion

Employees: 287

President and CEO: Lawrence Barker

www.machiassavings.bank

Rest assured: Machias Savings Bank immediately assured its employees that



communication with its workforce, President and CEO Lawrence Barker said.

“We listened to our employees, their worries and concerns on an on-going basis and through a variety of different channels,” he said.

Pictured: Employees participate in a “cookies with Santa” event. Children stopped by the branch for some cookies before visiting with Santa.

5 Paragon Bank



Memphis, Tenn.

Assets: \$498 million

Employees: 84

CEO: Robert Shaw, Jr.

bankparagon.com

Special delivery: During Paragon Bank’s annual “employee appreciation week” in June, CEO Robert Shaw, Jr., personally drove to every local employee’s home to deliver the gift and letter they would ordinarily receive in person. Shaw has also periodically invited employees to have lunch in a safe and socially distant manner as part of his efforts to stay in touch with his team.

“It is impossible to have ‘too much communication’ during a time of such great uncertainty,” he said.

Pictured: In September 2019, employees participate in a day of service with the Catholic Charities of West Tennessee. They assembled 1,000 food bags and 1,000 hygiene bags for those experiencing homelessness. homeless in our community.



6 Capital City Bank



Tallahassee, Fla.

Assets: \$3.5 billion

Employees: 760

Chairman, president and CEO: Bill Smith

www.ccbg.com

Celebrating milestones: Capital City Bank did not let the pandemic stand in the way of its 125th anniversary celebration. But instead of canceling or postponing, company officials looked for lockdown-friendly ways to mark the occasion. CEO William G. Smith said the company delivered party packs with balloons and cupcakes to its onsite employees, hosted a drive-through decorating contest and treated employees to lunch and restaurant gift cards.

“In high stress times, like those we have endured as the pandemic has evolved, we also look for little ways we can help associates relieve tension and enjoy moments of humanity, fun and fellowship,” he said.

Pictured: Employees from Capital City Bank’s Crawfordville, Fla., branch get into the holiday spirit by wearing ugly Christmas sweaters.

7 Benchmark Bank



AMERICAN BANKER



Employees: 103
CEO: Jonathan Filgo
www.benchmarkbank.com

Time to breathe: Adapting to the new normal has required some adjustments. During the pandemic, Benchmark Bank added extra paid time off for employees to deal with whatever COVID-19 threw their way.

“From no child care to homeschooling, people have had to adjust quickly. We have also adjusted to attempt to lighten the burden in ways where we can,” said CEO Jonathan Filgo.

Pictured: Benchmark employees enjoy a 2019 annual office holiday party. Because of the coronavirus, the bank will not host its regular holiday parties this year and instead will donate the money normally spent on these celebrations.

8 Pinnacle Financial Partners



Nashville, Tenn.
Assets: \$33.2 billion
Employees: 2,521
President and CEO: Terry Turner
www.pnfp.com

Better to have it and not need it: Pinnacle Financial Partners has long had an employee assistance fund for immediate financial needs, like if an employee's home is damaged by a hurricane and she needs help with lodging costs. Funds have been available throughout the pandemic, though few employees have needed them because the company has not had layoffs or furloughs, nor has it cut pay for workers who've missed work to care for themselves or family members.

“We haven't really seen any difference in the requests during the pandemic but have made it very clear to associates that none of them should ever have to worry about basic needs,” President and CEO Terry Turner said. “We will help where needed.”

Pictured: Employees in Pinnacle's Knoxville, Tenn., branch laugh as leaders take a pie to the face to help raise money for the National Kidney Foundation.



9 The First State Bank



Oklahoma City
 Assets: \$400 million
 Employees: 53
 Chairman and CEO: David Durrett
www.thefirstsb.com

It takes a village: On several occasions, employees at The First State Bank have taken up donations for food, clothing and expenses for their colleagues who are single parents. The bank has also given them access to the company storage unit so they can find furniture they may need to furnish their homes.

When one bank teller, a mother of three, lost most of her possessions in a difficult divorce, the other employees pulled together to find her a place to live, furnish it and stock the refrigerator.

“We have always prided ourselves on our ability to adapt for customers and for employees,” Chairman and CEO David Durrett said.

Pictured: First State Bank employees get dressed up and have fun for Halloween.

10 1st Security Bank of Washington



Mountlake Terrace, Washington
 Assets: \$2 billion
 Employees: 436
 CEO: Joe Adams
www.fsbwa.com

Thinking of you: The pandemic has been especially hard on working parents, who now must navigate home schooling and deal with other childcare issues, CEO Joe Adams said. First Security Bank accommodated those employees with flexible and remote working arrangements, but also understood that for many, it was their first experience working from home and they might feel isolated. The company’s HR team sent handwritten cards and food to remote employees, to let them know that they’re missed.



Pictured: Employees from the consumer lending teams wins 1st Security's annual Halloween costume contest with a Star Wars theme.

11 Centier Bank



Merrillville, Ind.
Assets: \$5.4 billion
Employees: 918
Chairman and CEO: Michael Schrage
www.centier.com

A helping hand: Among other efforts, Centier Bank established a parent resource network over the summer in response to challenges many employees faced while adjusting to pandemic life. Managed by human resources and hosted on the companywide intranet, the network gives employees a forum to request or offer help with navigating the sudden loss of childcare and classroom learning.

President and CEO Michael Schrage said, "It was a way for associates to assist parents with a helping hand for those in need of childcare, babysitting support, and tutoring or learning support in different subjects."

Pictured: Jesse Dame, senior vice president of credit, gets a pie thrown in his face during Centier Bank's annual Weiner Fest.

12 Montecito Bank & Trust

Santa Barbara, Calif.
Assets: \$1.9 billion
Employees: 234



Giving credit where it's due: Besides the physical threats and challenges posed by the virus, the pandemic also wreaked havoc on people's mental health. Chair and CEO Janet Garufis said her human resources department has played a crucial role in managing mental health in the workforce through an extremely stressful period.

Among other things, the HR team maintains a network of nonprofit mental health resources in the area and works directly with managers to make accommodations for anybody dealing with a personal crisis. The company also expanded access to telemedicine and updated its vacation cash-out policy, increasing the limit from one week to two, for employees in need of extra cash.

Garufis described HR as "the first line of defense and a resource for any associate or leader who may be struggling with managing through a crisis situation."

Pictured: The bank's COVID-19 relief center team works with businesses to secure loans through the Paycheck Protection Program.

13 United Community Bank of West Kentucky



Morganfield, Ky.
Assets: \$307 million
Employees: 57
CEO: Garland Certain
www.ucbwest.com

Everybody matters: United Community Bank of West KY tried a few different ways to show its appreciation for employees during the pandemic.

The company paid \$500 cash bonuses to all of its employees who worked when the local economy was largely shut down early in the pandemic, offered babysitting services during working hours, and purchased lunch routinely. The company also hosted fun (socially distant) contests to boost morale, competing to see who could most accurately identify their co-workers' baby photos, or who could make the most words from "March COVID-19 quarantine."

"Perhaps the most important value is to recognize the value of each employee's contribution to your organization," CEO Garland Certain said.

Pictured: Employees from the Sturgis branch dress up as Minions for Halloween.



Rosemont, Ill.
Assets: \$1.2 billion
Employees: 85
President and CEO: Michael O'Rourke
www.signaturebank.bank

Tone from the top: Since the onset of the pandemic, President and CEO Michael O'Rourke said he's made an effort to talk one-on-one with a few employees each week "to see how they're doing and what challenges they're facing."

"I think it's most important to have empathy at a time like this," he said. "Every one of our employees is dealing with their own unique circumstances in these challenging times and we want to be respectful of that."

Pictured: Workers get ready for Signature Bank's annual holiday party where the child of every employee receives a hand-selected present from Santa.

15 First Federal Savings & Loan Association of Pascagoula-Moss Point



Pascagoula, Miss.
Assets: \$335 million
Employees: 59
President and CEO: Weldon D. Perkins
www.firstwithus.com

Lending an ear: The team at First Federal Savings & Loan Association of Pascagoula-Moss Point has been tested by crises before, but COVID-19 is unlike the hurricanes they know how to handle, said President and CEO Weldon Perkins. Every employee handles stress differently, and taking the time to hear their concerns helps management understand how to better accommodate associates' needs, Perkins said.

"The COVID related stress is real, and listening to the concerns of your staff is paramount in showing that you truly care," he said.

Pictured: First Federal employees celebrate during a Mardi Gras Parade.



Ash Flat, Ark.
Assets: \$566 million
Employees: 97
President and CEO: Marty Sellars
www.fnbc.us

Extra support: FNBC Bank paid employees lump sum bonuses on two occasions to avert financial hardships. President and CEO Marty Sellars said the company has also communicated frequently to work through work-life balance issues on a case by case basis.

“As we continue to deal with the effects of the pandemic, our goal is to offer as much flexibility as possible regarding work hours and working from home when necessary,” he said.

Pictured: Nancy Evans, a consumer loan officer, is the first recipient for a new service award program. She has worked for 20 years at FNBC Bank. Chad Hudson (left), regional president, and Marty Sellars (right), president and CEO, present her with a \$4,000 bonus.

17 NebraskaLand National Bank



North Platte, Neb.
Assets: \$857 million
Employees: 102
President and CEO: Michael Jacobson
nebraskalandbank.com

Tuned in: “Every staff member has a personal life that has its own set of challenges,” President and CEO Michael B. Jacobson said. “No one can fully contribute to our team if they have challenges in their home life that prevents them from fully focusing on being the best that they can be.”

Among other resources, NebraskaLand National Bank has also developed an internal podcast for its employees, dubbed the Blue Shirt Community Podcast. Mental health is a recurring topic on the show, which features local health care providers and allows employees to anonymously submit questions.

Pictured: During a Grilling for Good event, employees prepare to serve a meal at a local elementary school. The bank hosts an average of 150 of these grilling events annually for charities, schools and other organizations.



Baton Rouge, La.
Assets: \$966 million
Employees: 159
President and CEO: Joseph F. Quinlan 3rd
www.bankers-bank.com

Mindful of burnout: Regular check-ins with remote staff have been critical to sensing when an employee needs a break before they burn out, said President and CEO Joseph Quinlan 3rd.

“The longer this pandemic continues and the longer our expanded work from home posture has to be sustained, the easier it will become for employees to feel isolated or become less engaged,” he said. “We continue to do everything in our power to prevent that as the welfare and well-being of our employees are critically important to us.”

Pictured: Employees from Frist National's Birmingham, Ala., office celebrate “tailgate day” by showing their support for the University of Alabama football team.

19 Origin Bank



Ruston, La.
Assets: \$6.6 billion
Employees: 663
Chairman, president and CEO: Drake Mills
www.Origin.bank

Focus on the good: Whether delivering meals to frontline health care workers or processing emergency small business loans, helping others was a morale boost for employees at Origin Bank.

“This has been and continues to be a stressful time for everyone, and it’s important to remind people that being compassionate and empathetic can truly have a positive impact on someone’s day,” said CEO Drake Mills.

Pictured: Origin employees from Mississippi volunteer at The Mustard Seed, which works with adults with developmental disabilities. The workers helped by setting up a Christmas tree and then playing bingo.

20 Mid Penn Bank

Millersburg, Pa.
Assets: \$2.9 billion
Employees: 445



Work-life balance: Everyone at Mid Penn Bank is encouraged to maintain a personal life, whether it's coaching, mentoring or simply making it home for dinner nightly, President and CEO Rory Ritrievi said.

"An employee who has a great sense of fulfillment in their personal life is bound to come to work with a better attitude and energy to perform well for our customers," he said. "It is a simple formula."

Pictured: At the Ronald McDonald House in Hershey Pa., Mid Penn Bank employees serve a meal for families of children who receiving important medical care.

21 Bank Independent



Sheffield, Ala.
Assets: \$1.9 billion
Employees: 488
CEO: Rick Wardlaw
www.bibank.com

The value of video: Bank Independent relied on email to get information out to staff quickly during the pandemic, but email has its limitations, CEO Rick Wardlaw said. Video became increasingly critical to the bank's communication strategy, especially when leadership needed to convey more context or tone than email allows.

"It was important that our team members see the care and concern our leaders had for them, as well as the confidence that we would get through this together," he said.

Pictured: CEO Rick Wardlaw (left) plays a game with some of coworkers during a company celebration last year.

22 Marquette Savings Bank



Erie, Pa.
Assets: \$1 billion
Employees: 142
CEO: Michael B. Edwards
www.marquettesavings.bank



original plan called for five days of paid time off for staff who had to quarantine after contracting the virus.

Management soon found that COVID-19's impact went beyond those who actually contracted the virus. The bank extended full pay to all of its employees, whether they could perform their job remotely or not, and also established a special pandemic pay code, to better track the virus's impact. This told the bank, for example, how many of its staff were at risk, had childcare issues or were sent home and unable to do their jobs remotely.

"As we became aware of the scope and extended duration of this pandemic, we realized that the impact was much greater than simply those that may become ill," Edwards said.

Pictured: Employees from Marquette's Albion, Pa., branch show off the float, complete with Ferris wheel and merry-go-round, they created for the Albion Area Fair parade.

23 Atlantic Capital Bank



Atlanta
Assets: \$2.9 billion
Employees: 208
President and CEO: Douglas Williams
atlanticcapitalbank.com

Talk it out: President and CEO Douglas Williams said companywide video conferences, one-on-one calls with individual employees and frequent meetings with small groups have been critical during the pandemic.

"In our case, the most important leadership values in a crisis are clear thinking, honesty, and frequent communication," he said.

Pictured: Runners line up at the starting line to participate in the Atlantic Capital Community 5K.

24 Chesapeake Bank



Kilmarnock, Va.
Assets: \$1 billion
Employees: 231
Chairman, president and CEO: Jeff Szyperski
www.chesbank.com



needed it yet, a number of employees have expressed appreciation knowing it's there.

"We also instituted a zero interest loan program for employees who are struggling with school-aged children and how to accommodate virtual teaching," he said. "These funds can be used for anything related to their child's education."

Pictured: Employees build a bike for a local child who has never owned a bike before. It was part of the bank's first Great Place To Work Day, which is a corporate training that ends with a community service project. Workers built 30 bikes during the event.

25 Washington Trust Bank



Spokane, Wash.
Assets: \$8.8 billion
Employees: 1,025
Chairman and CEO: Peter Stanton
www.watrust.com

Honesty is the best policy: There were a lot of unknowns in the early days of the pandemic, but CEO Peter Stanton said it's been important to share as much as possible with his team, even when he doesn't have all the answers.

"As long as we maintain transparency and communicate what we know to employees, they have a high level of trust in us," he said. "It has allowed our whole bank to respond together and get an incredible amount done despite these challenging circumstances."

Picture: Washing Trust Bank employees celebrate after building a wall for a house during a Habitat for Humanity event.

26 Community Bank



Brandon, Miss.
Assets: \$3.7 billion
Employees: 814
President and CEO: Charles W. Nicholson, Jr.
www.communitybank.net

*BlackBird
 Photography/BlackBird
 Creative*

Managing from the ground up: Community Bank trusts its managers to best identify which staff members need the most help on the ground during a crisis, President and CEO Charles W. Nicholson, Jr., said.



off and even help furnish their homes.

“Although we must continue taking care of our customers, ensuring our staff is able to meet the needs of their families goes hand in hand with our core values,” he said.

Pictured: Community Bank hosts its annual Light Up the Night fireworks show in Ellisville, Miss., in June 2019. The event celebrates the 4th of July with food, entertainment and a fireworks display for the community.

27 Forward Bank



Thoughtful Thursday

Marshfield, Wis.
Assets: \$715 million
Employees: 160
CEO: Bill Sennholz
www.forward.bank

Treat yourself: Small gestures can still be meaningful in trying times. At one point during the pandemic, Forward Bank gave each employee a \$120 gift card to a local restaurant to encourage them to enjoy a meal with family.

“Any crisis can throw off work-life balance for our team. It can drastically shift focus to changing needs at home or take them away from their families more,” CEO Bill Sennholz said. “We’ve focused on celebration and support during difficult times.”

Pictured: Staff from the Phillips, Wis., branch enjoy lunch on "Thoughtful Thursday." The bank purchased lunch each week to show appreciation for employees and to support local restaurants during COVID-19.

28 Dacotah Bank



Aberdeen, S.D.
Assets: \$2.9 billion
Employees: 553
CEO: Joe Senger
www.dacotahbank.com

Staying connected: Dacotah Bank made the most of virtual communication and learning options. CEO Joe Senger sent out weekly email updates, and the company used its online learning management system to share resources pertaining to remote work and managing burnout.



from home, and hosted some meetings outdoors so employees could see each other safely. Some branches also got creative in hosting customer appreciation events, holding drive-through lunch events, for example.

Pictured: The bank's location in Clark, S.D., partners with the Salvation Army each year to build a tree out of worn out toys. Those in the community then stop by to take fun pictures during the holiday season.

29 The Cape Cod Five Cents Savings Bank



Kevin Brusie

Hyannis, Mass.
Assets: \$3.9 billion
Employees: 546
Chairman and CEO: Dorothy Savarese
www.capecodfive.com

People first: Chairman and CEO Dorothy Savarese described a “people first” approach to handling employees’ pandemic-related stress. That includes more flexible schedules, regular virtual “town hall” style meetings and just acknowledging everyone’s own unique stressors.

“The current pandemic has upended employees’ personal lives in so many ways. Their school-age children have been home for over six months; they’re worrying about health risks for their loved ones,” she said. “All of this is taking a huge toll on their mental and physical well-being.”

Pictured: Dorothy Savarese, chairman and CEO, and Bert Talerma (left) and Matt Burke, co-presidents, speak during a company-wide party to celebrate the opening of the bank’s headquarters in Hyannis, Mass.

30 Independence Bank



Owensboro, Ky.
Assets: \$2.8 billion
Employees: 406
CEO: Chris Reid
1776bank.com

Well wishes: Independence Bank made use of its employee benefit fund, dubbed “Wishing Others Well,” CEO Chris Reid said. Employees pay into the fund to help out their co-workers, and any employee dealing with a financial crisis can apply for assistance.



“Our leadership team makes it a priority to listen and stay engaged and in tune with our employees to offer assistance when needed,” Reid said.

Pictured: Employees from the bank’s Livermore, Ky., location get ready for the annual watermelon eating contest during the 4th of July celebration.

31 First National Bank Alaska



Anchorage, Alaska
Assets: \$4.6 billion
Employees: 658
Chairman and CEO: Betsy Lawer
www.fnbalaska.com

Planning ahead: The Emergency Response Team at First National Bank Alaska leapt into action when the pandemic struck. Board Chair and CEO Betsy Lawer said the team’s job was to work on all aspects of the bank’s pandemic response, from business continuity to communications to employee safety.

“The best thing a leader can do is have the right people in the right place at the right time — and let them do their jobs,” Lawer said.

Pictured: Employees from First National wear pink during the Alaska Run for Women. The event raises money for breast cancer research.

32 SouthWest Bank



Odessa, Texas
Assets: \$588 million
Employees: 110
CEO: Dewey Bryant
www.southwestbank.com

Morale matters: SouthWest Bank tried some small, simple measures to lift employees’ spirits, CEO Dewey Bryant said. That included an extra day of paid time off and a \$50 gift card for each employee to spend on “something to make them feel good.”

“We want to do what we can to ensure our staff is in a positive state of mind as we continue to work through this together,” he said.



33 Peoples Bank



Lubbock, Texas
Assets: \$670 million
Employees: 115
Chairman and CEO: Larry Allen
peoplesbanktexas.com

An extra financial cushion: When the pandemic struck, Peoples Bank offered employees the option to sell back up to five days of vacation time. Chairman and CEO Larry Allen said the bank did this because many employees had to cancel their vacations due to the virus and some became worried about their finances at home.

“This allowed employees to gain something in return for unused vacation days, as well as supplement their income,” he said.

Pictured: The High Point Village hand bell choir performed at Peoples Bank’s Christmas open house. High Point Village is a nonprofit that works with individuals with intellectual disabilities.

34 First Century Bank



Tazewell, Tenn.
Assets: \$471 million
Employees: 85
President and CEO: Rob Barger
www.firstcenturybank.com

Eat, spend locally: During the pandemic, President and CEO Rob Barger bought lunch for all employees every week. He also added an extra \$250 to every employee’s paycheck to encourage them to spend at local businesses.

Pictured: First Century Bank hosts an annual Easter egg hunt for children in Claiborne County. The event usually draws at least 200 participants.



Hyannis, Mass.
Assets: \$1.1 billion
Employees: 165
Chairman, president and CEO: Lisa Oliver
www.mycapocodbank.com

Face time: Chairman, President and CEO Lisa Oliver began hosting a regular all-employee video conference every Friday morning when the pandemic began. She used this as an opportunity to talk about bank news, share milestones like birthdays and work anniversaries, and answer any questions employees might have.

“It has evolved from being a pandemic update call to life in the new normal,” she said. “This is not an easy situation to be in, for anyone, myself included. These calls also allow me to take a few moments to talk about these difficulties...and talk about the help that’s available with our HR team.”

Pictured: The bank’s cycling team participates in The Last Gasp, a grueling 62-mile bike ride across Cape Cod to help raise money for several local charities.

36 Stock Yards Bank & Trust



Louisville, Ky.
Assets: \$4.3 billion
Employees: 629
CEO: Ja Hillebrand
syb.com

A balancing act: Stock Yards Bank & Trust has looked for little ways to provide some much-needed levity during the pandemic, like a (remote) mask decorating competition to celebrate the Kentucky Derby and a home dress-up competition.

The mass shift to remote work has dealt some challenges to its workforce. Some employees have had to adapt to not being able to meet on a face-to-face basis, while others have been challenged to find a quiet place at home to work. Remote work has also made it difficult for some employees to separate their work lives from their family lives, CEO Ja Hillebrand said.

He said, “We have encouraged people to manage their responsibilities based on the objectives and not only on the work schedule.”

Pictured: An employee holds up a message of encouragement to customers in the bank’s drive thru during the COVID-



37 Happy State Bank



Amarillo, Texas
Assets: \$4.5 billion
Employees: 771
President and CEO: Mikel Williamson
www.happybank.com

Above all, be human: “Transparency, candor and a positive attitude” are important leadership qualities to have in a crisis, but it’s also OK for leaders to show vulnerability, President and CEO Mikel Williamson said.

“You will build loyalty and trust the more honest you are, especially in a crisis,” he said.

Pictured: Employees and their families enjoy a minor league baseball game in Amarillo, Texas.

38 Bank Five Nine



Oconomowoc, Wis.
Assets: \$1.3 billion
Employees: 325
President and CEO: Mark Mohr
www.fbfcwi.com

Recognizing health care workers: Bank Five Nine celebrates Random Act of Kindness Month every April, but Covid-19 made this year very different. Employees wanted to support local restaurants that were struggling due to the shutdowns, as well as healthcare workers fighting the pandemic on the front lines.

Ultimately, the bank spent \$20,000 with 18 business clients, who then prepped and delivered meals to 1,400 healthcare workers across 14 local medical facilities and hospitals. The bank has continued to buy its on-site staff lunch every Friday from three different local restaurants.

Pictured: Employees volunteer during a high school Reality Store financial education program. The program uses real life scenarios to help teach students about personal finance.



Fishers, Ind.
Assets: \$4.3 billion
Employees: 238
President and CEO: David Becker
www.firstib.com

Keeping a safe distance: First Internet Bank sent many employees out of the office to work remotely during the pandemic and implemented workload rotations for roles that couldn't be performed out of office. It's also expanded access to telemedicine benefits.

Pictured: President and CEO David Becker speaks to employees during one of the bank's First Friday meetings.

40 Ledyard National Bank



Hanover, N.H.
Assets: \$624 million
Employees: 110
President and CEO: Kathryn Underwood
www.ledyardbank.com

Think on your feet: Sometimes bankers have to work in an environment where they don't have all the facts, and there was no better test of this than the Paycheck Protection Program. President and CEO Kathryn Underwood said the program tested leaders' ability to think creatively, consider a wide variety of scenarios and devise plans to weather the storm.

"Without clear answers, we needed to rely on our own knowledge, experience and expertise to reach conclusions and guide our clients to ensure timely, accurate action," she said.

Pictured: Employees participate in the Ledyard RedZone 5K Run/Walk. Money raised from the event supports the Hartford Parks & Recreation program scholarships.

41 BankPlus



Ridgeland, Miss.
Assets: \$4.5 billion
Employees: 782
President and CEO: William Ray
www.bankplus.net



widespread disruption, so the team acted early to create a remote working infrastructure, said President and CEO William Ray. First, the group identified tellers who had an ideal home environment for interacting with customers via video teller machine, specifically looking for quiet and distraction-free work spaces, appropriate lighting, lots of desk space and fast internet speeds.

BankPlus then sent those employees a special kit, including a laptop set up with the necessary applications, a branded backdrop, and external monitors and headsets. The operations group also made sure those employees understood how to run all that activity through the bank's virtual private network, to ensure security.

Pictured: Employees provide meals from local restaurants to healthcare workers at Blair E. Batson Hospital for Children in Jackson, Miss.

42 United Community Bank



Blairsville, Ga.
Assets: \$15 billion
Employees: 2,345
Chairman and CEO: H. Lynn Harton
www.ucbi.com

Out in front: A strong leader should also remain “visible and connected” during a crisis like Covid-19, said Chairman and CEO H. Lynn Harton. When the pandemic struck, Harton initiated a series of all-employee emails sharing his thoughts and goals each week.

The company has also hosted several all-employee video conference meetings, including one focused on diversity and another featuring a question-and-answer session with a doctor.

“Your teams need to see their leader and feel engaged with them. You don’t have to know the answers, but acknowledging the questions and being there goes a long way,” he said.

Pictured: A group of employees paint fun welcome signs for the holidays during an activity outside of the office.

43 Manasquan Bank

Wall Township, N.J.
Assets: \$2 billion
Employees: 204
Chairman, president and CEO: James Vaccaro



AMERICAN BANKER



What makes a great leader: During times of crisis, a leader needs to exhibit a few key qualities, according to James Vaccaro, the chairman, president and CEO at Manasquan Bank. These include being transparent, accessible and flexible.

“Do not be afraid to admit that you are still searching for some answers as there is no playbook to these types of situations,” Vaccaro said. “If you are not always adjusting on the fly you are simply too rigid and inflexible.”

Pictured: Manasquan employees participate in a softball picnic to support Lunchbreak, a local non-profit that works to help provide food for workers who are underemployed.

44 Enterprise Bank & Trust



Clayton, Mo.
Assets: \$8.3 billion
Employees: 838
President and CEO: James Lally
www.enterprisebank.com

Charity begins at home: Enterprise ensured that its workers were taken care both financially and mentally during the coronavirus. It created an “associate support fund” to provide monetary help to those who were affected by the outbreak. Employees can apply for money through the fund to help offset medical expenses, mortgage payments, utility bills and living expenses, and a confidential committee makes decisions on the requests.

Beyond that, the bank has made sure staff members have access to information on stress management, work-life balance and nutrition through the employee assistance program.

“We are committed to providing our associates with the variety of resources they need, not just financial, to get through these unprecedented times,” President and CEO James Lally said.

Pictured: Employees ride bikes during the Pedal the Cause event in St. Louis to support cancer research at Siteman Cancer Center and Siteman Kids at St. Louis Children’s Hospital.

45 Peapack-Gladstone Bank



AMERICAN BANKER



Employees: 463

President and CEO: Douglas Kennedy

www.pgbank.com

Connecting while virtual: Management at Peapack-Gladstone has taken a number of steps to ensure that employees have access to information and a way to unwind during the pandemic. It created Connection Central, an intranet site on the company's portal, that it updates each Friday with articles on topics, such as alleviating stress and best practices for working remotely.

The institution has also provided two or three company-wide virtual events each week, such as yoga and Zumba lessons, story time for children and happy hours.

"That you continue to demonstrate care and encouragement to employees, particularly to those in need" is a critical aspect of leadership during a crisis, said Brydget Falk-Drigan, the chief human resources officer.

Pictured: Members of the Peapack-Gladstone Bank environmental leadership committee celebrate Earth Day in 2019 by planting a tree.

46 Bridgewater Bank



St. Louis Park, Minn.

Assets: \$2.7 billion

Employees: 165

Chairman, president and CEO: Jerry Baack

www.bwbmn.com

Turning to blogging: Bridgewater Bank's health and wellness committee, which is headed by a young team of credit analysts, has started a weekly blog to share tips for healthy eating, being active and balancing work and personal lives, to help their coworkers manage through the pandemic. The committee members try to make the blog fun through humor and competitions.

"[Bridgewater] has always had an engaged team and encouraged a healthy work-life balance through programs like health and wellness, mentorship and volunteering," said Jerry Baack, its chairman, president and CEO. "Opportunities to engage outside of work and establish rapport with fellow team members have contributed to the work hard/play hard culture."

Pictured: Employees get some exercise while ice skating at The Depot in Minneapolis.

47 FirstCapital Bank of Texas



AMERICAN BANKER



Employees: 292

CEO: Brad Burgess

www.fcbtexas.com

More than lip service: FirstCapital's motto is "We are family" and the coronavirus pandemic was a chance for management to live up to that ideal. To do that, the bank has allowed employees to work from home, paying for leave when workers had to quarantine, doing more to promote its mental health and wellness programs and boosting morale through activities, such as encouraging emails each day and providing boxed meals.

"At FCB, we believe it's important for our leaders to be transparent," said CEO Brad Burgess. "We've strived to openly communicate through the entire pandemic, as to what we're thinking, our rationale and our expectations for the entire bank staff, while also displaying compassion. We understand that in the midst of a crisis, especially during COVID, there are many unknowns for our employees, not only at work, but in their personal lives as well."

Pictured: Staff members' children decorate Christmas cookies during an event where they also got their picture taken with Santa.

48 Prime Meridian Bank



Tallahassee, Fla.

Assets: \$602 million

Employees: 91

President and CEO: Sammie Dixon Jr.

www.PrimeMeridianBank.com

Clear communication: The leadership at Prime Meridian Bank has several tried-and-true forms of getting information to employees during a crisis. The bank uses social media, "an efficient and well-rehearsed phone tree" and hosts conference calls for all workers before, during and after disasters, such as hurricanes, said President and CEO Sammie Dixon Jr.

"These methods work because our culture — crisis or not — has always encouraged direct and clear communication among all employees, execs and clients," Dixon added.

Pictured: Employees have fun with children from the Boys & Girls Club.

49 Evergreen Bank Group



AMERICAN BANKER



Employees: 160

President and CEO: Darin Campbell

www.evergreenbankgroup.com

Encouraging employees to get away: Evergreen Bank owns a condo near Galena, Ill., and allows employees to stay there for free on weekends. This perk has become more popular in recent months since it is a roughly three-hour drive from the bank's headquarters in Oak Brook, Ill., and a safer travel option for many, said President and CEO Darin Campbell.

"Management along with our strong human resource team continue to promote taking vacations even if you are not going away on a trip as a way to get away from your computer and focus on something other than work or COVID," Campbell added.

Pictured: Workers from an Evergreen branch dress up as animal crackers and hand out treats to customers to celebrate Halloween.

50 Vista Bank



Dallas

Assets: \$1.1 billion

Employees: 157

President and CEO: John Steinmetz

www.vistabank.com

Showing you care: The leaders at Vista Bank have worked to create an environment that shows employees they are truly valued. For instance, Chief Operating Officer Auden Herrera interacts with all employees in the operations center each day. John Steinmetz, president and CEO, is looking into hiring a part-time company chaplain to help anyone needing support. And then employees run the L.O.V.E. program — which stands for Lean On Vista in Emergencies — which provides financial assistance to coworkers in need.

"People First is not a motto for us — it's a way of life," said Cathy Landtroop, the chief communications officer. "From the top down, leaders in our organization genuinely care about one another and our respective teams. We refer to ourselves collectively as family, and our retention rate certainly supports that notion."

Pictured: Jeff Lisle, senior vice president of lending, volunteers at STEM in the Park, an event that uses fun activities to teach children about science, technology, engineering and math.



AMERICAN BANKER



Grand Forks, N.D.
Assets: \$2.9 billion
Employees: 813
Chairman, president and CEO: Randy Newman
www.alerus.com

Extending a helping hand: After Grand Forks, N.D., was devastated by flooding and a significant fire in 1997, employees of Alerus set up the SMART Fund, which stands for Small Miracles Are Reached Together. Workers voluntarily make donations to the program then employees who are facing a financial hardship are able to apply for funds. In early April, the program was expanded to include helping employees who were struggling financially because of COVID-19.

“Anxiety is high during a crisis and people are impacted in many different ways,” Randy Newman, chairman, president and CEO, said of leadership during a crisis. “Having been through devastating times before, I can attest to the fact that people will remember how they are treated during a crisis, for better or worse.”

Pictured: Before watching a Minnesota Twins game, the bank’s mortgage team hosts a fun tailgating event for realtors and others that included games, food and live entertainment.

52 First Citizens National Bank



Dyersburg, Tenn.
Assets: \$1.9 billion
Employees: 342
Chairman and CEO: Jeff Agee
www.FirstCNB.com

Earning trust above all else: This year has been challenging for banks, and First Citizens National Bank was able to succeed because employees trusted management. Workers had to believe that executives would make good decisions to protect their health, their families’ wellbeing and financial security, said Chairman and CEO Jeff Agee.

“Leaders must earn the trust of teammates because it’s like a growth hormone, which can enable companies to execute their vision no matter what operating environment approaches,” Agee said.

Pictured: During a team building activity, employees celebrate making it out of an escape room with just seconds to spare before time ran out.



Johnstown, Pa.
Assets: \$1.2 billion
Employees: 198
President and CEO: J. Eric Renner
www.1stsummit.bank

Financial support for employees: To help mitigate any stress employees were feeling from COVID-19, 1stSummit Bank ensured that staff members did not see a decrease in pay and were not laid off. Additionally, employees could apply for different credit relief programs, such as skipping a payment or deferring interest and principal payments for 90 days.

“No matter what the crisis, these events can be very stressful and even scary,” said J. Eric Renner, president and CEO. “Both our personal and professional lives become impacted.”

Pictured: Employees show off the toys and clothing they purchased to help children through the Salvation Army Angel Tree program.

54 Seacoast Bank



Stuart, Fla.
Assets: \$8.1 billion
Employees: 942
Chairman and CEO: Dennis Hudson 3rd
www.seacoastbank.com

Ensuring safety with quick communication: Seacoast Bank has been through more than one natural disaster, including Hurricane Irma in 2017. During these times of crisis, it uses text alerts to provide important updates to its entire workforce at once or to a more targeted group of employees who may be affected by a branch closure. Workers can even reply to the texts and get a response from someone in the human resources department.

“During any type of crisis, the safety and well-being of our associates remain a top priority,” said Chairman and CEO Dennis Hudson 3rd. “To ensure the safety of our associates and support their well-being, we believe in timely and transparent communications.”

Pictured: Members of Seacoast's LGBT+ employee resource group participate in a Pride festival on the East Coast of Florida.



Wausau, Wis.
Assets: \$1.1 billion
Employees: 178
President and CEO: Scott Cattanach
www.bankpeoples.com

Don't overlook mental health: Peoples State Bank hosts lunch-and-learn sessions covering topics, such as reducing anxiety and handling stress, to support staff members. It also offers employee assistance services to workers and their immediate family to help them navigate a crisis.

"We found that showing employees they are valued, appreciated and connected during a crisis has a huge impact on their mental health," said President and CEO Scott Cattanach.

Pictured: Employees from the administration team donate blankets they made to the neo-natal intensive care unit at Aspirus Wausau Hospital.

56 Centric Bank



Harrisburg, Pa.
Assets: \$1 billion
Employees: 133
President and CEO: Patricia Husic
www.centricbank.com

Time off is sacred: If Centric Bank employees take time off from work, they aren't asked to participate in work meetings. It's just one simple step that management takes to ensure workers can balance their personal lives with their jobs. This rule became even more important once the pandemic became widespread and banks, including Centric, were scrambling to help small business owners get financing through the Paycheck Protection Program.

"I believe that our next generation of workers are looking at how companies and institutions responded to COVID-19 and it may be the deciding factor if they want to build a career here," said Patricia Husic, president and CEO.

Pictured: Ice cream treats are delivered to employees at their desks during National Ice Cream Day.



Spencer, N.Y.
Assets: \$526 million
Employees: 104
President and CEO: Robert Fisher
www.tiogabank.com

No double standards: Robert Fisher, the president and CEO of Tioga State Bank, believes that leading by example is the “most critical leadership skill during this crisis.” That has included ensuring that he wears a mask, practices social distancing and alters personal travel plans to follow health guidance.

“I am not going to ask my staff to do something that I am not willing to do, and the same standard applies to all levels of management throughout the bank,” Fisher said. “I am a firm believer that leaders need to walk the talk and lead by example.”

Pictured: Employees and their families learn about a snake, which was brought in by Ross Park Zoo, during the bank’s annual picnic at a local park.

58 First Premier Bank



Sioux Falls, S.D.
Assets: \$2.6 billion
Employees: 366
CEO: Dana Dykhouse
www.firstpremier.com

Trusting the experts: First Premier Bank worked with the chief medical officer of a local health care system for advice on issues, such as social distancing, proper hygiene and what to do if an employee contracted the coronavirus. This allowed the bank to strike the right balance of ensuring employee health and safety while not overreacting so it could continue to serve customers.

“We relied on her sound, objective advice each step along the way which helped take the emotion out of our decision-making process and allowed us to communicate with confidence that we were taking the best course of action based on the latest available information,” said President Dave Rozenboom.

Pictured: First Premier executives and owner announce a surprise bonus for employees during a celebration that included a performance by the Dave Matthews Band.



Lubbock, Texas
Assets: \$1.6 billion
Employees: 235
CEO: R. Mark Bain
www.firstunited.bank

Being frank: Management at First United Bank has been upfront with employees about both the positives and negatives the company has faced during the coronavirus. After completing more than 1,400 loans totaling almost \$138 million through the Paycheck Protection Program, executive quantified that for employees in terms of jobs saved — almost 15,000 in west Texas.

But at the same time, management told workers that the bank could face credit quality issues, and the fees generated from PPP would be used to bolster its loan loss reserve.

“A strong bank means a stable place of employment and continued opportunities for all employees,” said CEO R. Mark Bain. “Given the numbers being reported on the nightly news and through various mediums, we made sure we communicated to our employees that they were not going to become a statistic and that their jobs were safe and secure.”

Pictured: First United Bank employees from Seminole, Texas, help with landscaping at a local baseball park.

60 City National Bank of Florida



Miami
Assets: \$17.4 billion
Employees: 833
CEO: Jorge Gonzalez
www.citynationalcm.com

Maintaining corporate culture virtually: The coronavirus pandemic has meant that employees are often only interacting through phone calls and videoconferences and are rarely face-to-face. To maintain its culture through this challenge, City National Bank of Florida has organized fun events that recognize employees and their families. For instance, the bank celebrated employees’ children who were graduating, shared poetry and art created by workers and their children and started a playlist on Spotify called “Quarantunes.”

“We are on a mission to attract and grow our market’s top talent, and that process begins with making sure our people feel valued and rewarded as well as safe and cared for,” said CEO Jorge Gonzalez. “This crisis has been an opportunity to underscore our commitment to our team, and our people appreciate all that we’re doing to keep them mentally and physically healthy.”



World: An Intergalactic Experience." More than 600 employees attended the event.

61 First Bank & Trust Co.



Duncan, Okla.
 Assets: \$628 million
 Employees: 166
 President and CEO: Robert Petersen
www.fb247.com

Keeping the faith: The banking industry is constantly having to deal with challenges, such as natural disasters and economic turmoil, and the coronavirus is just the most recent crisis, said Robert Petersen, president and CEO of First Bank & Trust. Because of that, he believes that faith is one of the most important leadership qualities.

"Faith is the best antidote to fear," he said. "With faith comes actions that reflect being calm, steady and staying grounded to the core values that have made us successful and reflect the best interest of our team members, customers and shareholders."

Pictured: The executive management team has fun while posing for the bank's Christmas card.

62 First Horizon National Corp.



Memphis, Tenn.
 Assets: \$86 billion
 Employees: 8,474
 President and CEO: D. Bryan Jordan
www.firsthorizon.com

Giving employees a direct line: Staff members can give D. Bryan Jordan, president and CEO of First Horizon National Corp., a call during his office hours to provide suggestions on how to improve the bank or discuss any concerns. Jordan hosts the office hours usually at least once a quarter but had several close together when COVID-19 became widespread earlier this year to address any urgent topics.

"It's important for me to hear from them directly, but also for them to understand that I want to hear what they have to say," Jordan said.

Pictured: Employees attend the bank's wellness fair where they can get their blood pressure checked and gather information from healthcare partners who are invited to attend.

Note: First Horizon's asset size and head count reflect its acquisition of Iberiabank, which was completed in July.



63 Washington Trust Co.



Westerly, R.I.

Assets: \$5.9 billion

Employees: 598

Chairman and CEO: Edward O. Handy 3rd

www.washtrust.com

Dealing with a quickly evolving situation: At the beginning of the outbreak, Washington Trust Co. created a COVID-19 task force, which was responsible for keeping up with the rapidly changing situation and establishing protocols for employees. This included getting anyone who could to work remotely and providing the necessary personal protective equipment, or PPE, to other staff members.

“We know that when our employees are taken care of, they will, in turn, take better care of our customers,” said Edward Handy 3rd, chairman and CEO of Washington Trust.

Pictured: Washington Trust employees help organize food for Thanksgiving baskets for the city of Pawtucket, R.I., to give to residents in need.

64 Capital Bank



Rockville, Md.

Assets: \$1.8 billion

Employees: 246

CEO: Edward Barry

www.capitalbankmd.com

Know what you don't know: During a time of crisis, a few leadership traits are critical, said Edward Barry, CEO of Capital Bank. Empathy and optimism are essential. Be direct and transparent. And then don't pretend to know all of the answers.

“While I share my viewpoints I am also the first to admit what I don't know,” Barry said. “COVID was a great example of an unfolding crisis with little to no answers so I had to adjust my approach to share with the team my process to get to answer.”

Pictured: Capital Bank employees participate in the Light the Night Walk, an event hosted by the Leukemia & Lymphoma Society that raises awareness about blood cancers and funds for research.



Olney, Md.
Assets: \$13.3 billion
Employees: 952
President and CEO: Daniel Schrider
www.sandyspringbank.com

Understanding someone else's struggle: A key for Sandy Spring Bank during the coronavirus pandemic has been realizing each employee may be facing different challenges right now, said Daniel Schrider, the president and CEO. Some might be dealing with children doing virtual school while others might be taking care of a family member who is sick.

"We have encouraged our team to be empathetic listeners and to give one another grace," he added. "You have no idea what is going on behind the scenes, and there is no one-size-fits-all solution. We want to listen and respond in a way that lets the other person — whether that's a colleague or a client — know that we understand and care about them as a person."

Pictured: Employees of Sandy Spring's subsidiary, West Financial Services, show off the toys they purchased to donate during the 2019 holiday season.

66 The Muncy Bank & Trust Co.



Muncy, Pa.
Assets: \$513 million
Employees: 115
Chairman, president and CEO: Robert Glunk
www.muncybank.com

Playing a beloved game: To help boost morale during COVID-19, employees at Muncy Bank played virtual Bingo every day. Robert Glunk, chairman, president and CEO, would "call out" through email that day's combinations and the winners who eventually reached a Bingo received a gift card to a local restaurant.

Pictured: Kate Bower, chief development officer, and Kathy Stauffer, loan administrative assistant, assess the gifts that employees of the bank bought for 121 children as part of the 2019 Lycoming Children & Youth Services Christmas project.



AMERICAN BANKER



MPF STRAT COM

Nashville, Tenn.

Assets: \$7.3 billion

Employees: 1,464

President and CEO: Christopher Holmes

firstbankonline.com

Helping others in their hour of need: The employees of FirstBank are serious when it comes to helping out their colleagues during stressful times. In March, after tornados ripped through middle Tennessee, one employee “barely escaped with her life and had nowhere to go except the office wearing borrowed clothing,” said President and CEO Christopher Holmes.

But her colleagues were quick to act, getting her an appointment to get new eyeglasses and contacts, recovering her dog that was lost in the storm and providing her with essentials. FirstBank paid for others who were displaced or without power to stay in hotels.

“That kind of quick action to meet the personal needs in real time is effective for us and our company takes pride in caring for each other,” Holmes added.

Pictured: Dan Moore, FirstBank’s director of IT (third from left), volunteers teaching trumpet lessons at the W.O. Smith School of Music in Nashville. FirstBank gifted one of his most talent students with a trumpet so he could continue playing music.

68 Clear Mountain Bank



Bruceton Mills, W.Va.

Assets: \$737 million

Employees: 166

President and CEO: David Thomas

www.clearmountainbank.com

Keeping a finger on the pulse: To gauge the effectiveness of its response to COVID-19, management at Clear Mountain Bank has taken “pulse” surveys of employees to get feedback, identify workers who are experiencing any hardships and find ways to improve. President and CEO David Thomas has also completed virtual branch and department visits as a “safe and effective way” to check in with his staff.

“While our methods of communicating have changed and evolved during the pandemic, we believe in open, honest and frequent communications with our team members and are always eager to gather feedback in the spirit of constant improvement,” Thomas said.

Pictured: Staff members fill backpacks with school supplies during the Clear Mountain Bank Day event.



69 Bank First



Manitowoc, Wis.
Assets: \$2.7 billion
Employees: 294
CEO: Michael Molepske
bankfirstwi.bank

Avoid one-size-fits all solutions: Bank First has tried to ensure flexibility so that employees who are faced with child care or other issues tied to the pandemic can support their families while still working. For example, one frontline worker was trying to avoid putting her children in daycare so the bank has allowed her to come in early to handle the beginning of the day responsibilities and then to work every Saturday. That schedule allows her to leave work early so she can get home before her spouse needs to leave for work.

“As a result of COVID-19, we provided extra assistance to employees who were adversely impacted by childcare, financial and work-life balance issues,” said CEO Michael Molepske.

Pictured: Employees volunteer to help clean up along Highway 42 in Manitowoc, Wis., in October 2019. The bank adopted a portion of the highway in October 2017 and a group of employees clean it two or three times each year.

70 Kentucky Farmers Bank



Ashland, Ky.
Assets: \$228 million
Employees: 69
Chairman and CEO: April Perry
www.kfb.bank

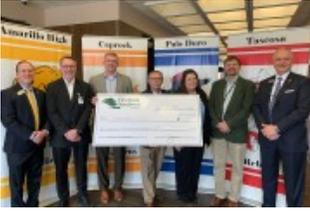
Keep paying workers: Before branch lobbies reopened with social distancing and other safety measures, Kentucky Farmers Bank created two customer service teams at each of its location. One team worked for a week and then received a week off but was still paid for working full time.

“During a crisis, people are dealing with change in every area of their lives,” said Chairman and CEO April Perry. “Simple tasks, such as grocery shopping, seeing a doctor or educating your children, become more complicated. We created teams early on and although most of our employees were working every other week, they were paid as if they were working their normal hours every week. This relieved financial stress and also gave employees time to take care of themselves and their families.”

Pictured: Employees from the Louisa, Ky., location dress in a circus theme during the bank’s Halloween contest. Customers vote for the best branch on Facebook.



71 FirstBank Southwest



Amarillo, Texas
 Assets: \$1.1 billion
 Employees: 203
 President and CEO: Andy Marshall
www.fbsw.com

Eliminating financial worries: To help reduce stress for employees, FirstBank Southwest promised that there would be no layoffs, furloughs or pay reductions during the coronavirus outbreak. It also pledged that normal bonus payments would be not be suspended or reduced.

“At our bank, we approach both work and life using the guideline of ‘Faith. Family. Bank.’ Though the words aren’t original, our laser-focus on living them is very unique,” said President and CEO Andy Marshall.

Pictured: FirstBank Southwest makes a donation to the Amarillo Independent School District.

72 Somerset Trust Co.



Somerset, Pa.
 Assets: \$1.6 billion
 Employees: 433
 CEO: Sean Cook
www.somersettrust.com

Being open: During the coronavirus pandemic, some senior managers at Somerset Trust Co. started sending out emails to all employees not to share business-related information but rather to be “reflective of the things we were all feeling and thinking as our circumstances continued to change,” said CEO Sean Cook.

“At different times, we would seek to motivate, and other times, we would share our own frustrations with what was happening,” Cook added. “A lot of our people told us that helped them feel better — like they were not the only ones feeling that way.”

Pictured: During a training at Fort Ligonier in Pennsylvania, frontline employees participate in a scavenger hunt to learn more about the history of the location and to build team spirit.

73 Peoples Bank



AMERICAN BANKER



Employees: 278

President and CEO: Benjamin Bochnowski

www.ibankpeoples.com

Keeping it causal: Since the coronavirus outbreak began, employees at Peoples Bank can donate \$10 to wear jeans for the week. The company's employee philanthropic organization then selects different charities to receive the funds each week. By mid-August, the bank had raised roughly \$16,500 for organizations, such as food pantries, youth groups and shelters.

The donation to a local child welfare organization that specializes in residential treatment helped provide video cameras, "giving children the opportunity to video chat with their families when visits were not possible," said President and CEO Benjamin Bochnowski.

Pictured: Employees dress up as Pac-Man for a bank-wide Halloween costume content.

74 Martha's Vineyard Bank



Edgartown, Mass.

Assets: \$969 million

Employees: 109

President and CEO: James Anthony

mvbank.com

Trust in each other: Leadership at Martha's Vineyard Bank has spent time "nurturing the behavioral health of our team," said President and CEO James Anthony. That means the team has spent many hours getting to know each other, building trust, understanding the bank's core values and learning to respectfully disagree at times.

"An effective leadership team must maintain cool heads and calm minds in the face of a crisis," Anthony said. "In order to do that, the most important leadership values must be exercised long before a crisis occurs. The building blocks of trust, mutual respect, collaboration, empathy, and pursuit of a common goal must be nurtured and practiced so that they become second nature."

Pictured: Staff members show their pride for Martha's Vineyard Bank during the annual staff and family clambake.

75 Seamen's Bank

Provincetown, Mass.

Assets: \$441 million



AMERICAN BANKER



www.seamensbank.com

Silence can be deafening: Communication is one of the most important leadership traits needed to navigate through a crisis, said Lori Meads, the president and CEO of Seamen's Bank.

"Silence is one of the worst things that your staff can experience as it can instill doubt and lack of confidence," Meads said. "You are not going to have all the answers, so call on your team's resources and skill sets to put together taskforces and give everyone a role so that they are acknowledged for their contributions to the issue at hand. With that said, you also need to be calm, compassionate, and convey the confidence that you will all get through this uncertainty together."

Pictured: Seamen's Bank employees participate in the annual Carnival parade, which celebrates diversity in Provincetown, Mass.

76 Civista Bank



Sandusky, Ohio
Assets: \$2.8 billion
Employees: 461
President and CEO: Dennis G. Shaffer
www.civista.bank

Talk about something other than work: During the coronavirus, Dennis G. Shaffer, the president and CEO of Civista Bank, has made an effort to check in with employees by walking around the office to visit with those who are not working remotely and calling staff members who are currently virtual. He tries to begin each conversation by acknowledging or asking the employee about something in their personal life.

"First and foremost, I believe as a leader that you should stay calm and show a genuine interest in how the crisis is affecting each employee's work and personal lives," he said. "Secondly, it is extremely important that you communicate frequently and make yourself accessible to employees."

Pictured: Civista Bank employees participate in a local parade.

77 Zions Bank

Salt Lake City
Assets: \$76.4 billion
Employees: 1,562
President and CEO: A. Scott Anderson



AMERICAN BANKER



Rewarding hustle: "Zions Bank's salaried employees received bonuses for each Paycheck Protection Program loan processed and then additional compensation to show appreciation for the long hours they worked. Those who are paid hourly received double overtime. Since the company exceeded its goal for the first round of funding, everyone who makes less than \$150,000 each year will receive another

bonus later this year "for their tireless work to assist clients in applying for their PPP loans," said President and CEO A. Scott Anderson."

Pictured: Employees use an electric car charging station at a Zions location. The bank installed 29 of these charging stations at four large corporate services buildings in the Salt Lake Valley.

78 Old Point National Bank



Hampton, Va.

Assets: \$1.2 billion

Employees: 284

Chairman, president and CEO: Robert F. Shuford Jr.

www.oldpoint.com

Seeking the help of others: Old Point National Bank created a pandemic transition committee to help guide management's decision making. The group reviews information from employees, other employers, the Centers for Disease Control and Prevention and local authorities.

"I went into this pandemic knowing that we would have to make decisions quickly and without similar past experiences to which to refer. We knew that we might not always make perfect decisions, but that we would work hard to make the best decisions we could for our both our employees and customers."

Pictured: Old Point employees teach financial literacy to a class of first grade students as part of the American Bankers Association's Teach Children to Save program.

79 American Savings Bank



Honolulu

Assets: \$8 billion

Employees: 1,127

President and CEO: Rich Wacker

www.asbhawaii.com

Keeping workers well fed: To show employees their appreciation, management at



effort also supported local restaurants.

The initiative was meant to “ease our team members’ financial burden in a small way and express our appreciation for their commitment,” said President and CEO Rich Wacker.

“Many of these teammates hustled around the clock to help fund the Small Business Administration’s Paycheck Protection Program loans for small businesses,” he added.

Pictured: Employees help clean up Aala Park, which is near the bank’s headquarters. American Savings hosts these cleanups twice a year, except for 2020 because of the coronavirus outbreak, and employees paint, pick up trash and freshen up the park’s landscaping.

80 First Busey Corp.



Champaign, Ill.

Assets: \$10.8 billion

Employees: 1,561

Chairman, president and CEO: Van A. Dukeman

www.busey.com

Holistic approach to wellness: First Busey Corp. has made changes to its wellness program, called B Well, for the pandemic to help improve employees’ mental health. The wellness program rewards employees for taking care of themselves through a tiered point system. The bank added challenges, such as reminders to “reframe and retrain your thoughts,” which empowers workers to reframe negative thoughts into positive affirmations.

“Now more than ever, Busey supports associates in all aspects of their life, offering peace of mind and financial support during these trying times,” said Van A. Dukeman, its chairman, president and CEO.

Pictured: Adam Owen, a wealth management associate, and his children get ready for the Illinois Marathon and Busey Illinois Youth Run, which are held every April. Busey has been a sponsor of the Busey Illinois Youth Run since its inception in 2008.

81 United Bank

Atmore, Ala.

Assets: \$871 million

Employees: 209

President and CEO: Robert R. Jones 3rd



AMERICAN BANKER



Temporary daycare center: United Bank set up temporary computer labs in spare offices to help employees who have children who are doing virtual learning. The effort helps workers who do not have adequate internet service in their homes.

“We have been faced with both COVID-19 and Hurricane Sally so far this year,” said President and CEO Robert R. Jones 3rd. “We cannot expect our team members to be engaged and productive at work if they are overwhelmed with stress at home.”

Pictured: United Bank employees help out by serving food during a farm-to-table event.

82 Bank of Charles Town



Charles Town, W.Va.
Assets: \$607 million
Employees: 121
President and CEO: Alice Frazier
www.mybct.com

Get ready for your close up: At the beginning of the pandemic, management at Bank of Charles Town initially started communicating with emails and posts to its intranet. However, they quickly learned that employees preferred video messages, said President and CEO Alice Frazier.

Videos have included recorded messages from a single executive and Q&A sessions with the CEO and executive management team.

“Communicate, communicate and if you think you have communicated enough, communicate more,” Frazier said.

“The employees find the videos more personable and they are better able to judge the tone of the message. COVID-19 forced us to adjust on the fly each day and thankfully, the team was flexible to go with the adjustments,” she added.

Pictured: Workers gather during the bank’s employee strategy and team building day. The day includes teams preparing presentations that shape goal-making for the company and ends with employees filling care packages and delivering them to wounded veterans at a nearby hospital.

83 Savings Bank of Walpole

Walpole, N.H.
Assets: \$528 million
Employees: 88



A little something extra: Before the federal government sent out stimulus checks, Savings Bank of Walpole gave all non-senior staff an extra \$500 to help them handle any expenses. Employees also got an additional two weeks of paid leave for any absences related to the pandemic.

“Savings Bank of Walpole was quick to recognize that all employees were going to suffer some financial hardship or need during the course of the health crisis,” said President Mark Bodin.

Pictured: Employees volunteer their time with the Community Kitchen, which is a food pantry and soup kitchen in Keene, N.H.

84 American National Bank & Trust Co.



Danville, Va.
Assets: \$2.8 billion
Employees: 363
President and CEO: Jeffrey Haley
www.amnb.com

Tell me what you think: Jeffrey Haley, the president and CEO of American National Bank & Trust Co., tries to be approachable and forthcoming in providing information to his bank’s workforce. That includes getting feedback from workers through “J-mail.” J-Mail is a link on the bank’s intranet that allows employees to provide anonymous feedback on any topic.

“When there is ‘radio silence,’ we know people can form their own conclusions,” Haley said. “So even when we didn’t yet know exactly what to say about the crisis or situation, we would still be up front – even if to say, ‘We are still formulating our plan.’”

Pictured: During the bank’s annual Focus Day, employees participate in a communications and team-building exercise that is similar to speed dating.

85 First Choice Bank

Cerritos, Calif.
Assets: \$2.2 billion
Employees: 180
President and CEO: Robert Franko
www.firstchoicebankca.com