

Innovative Services, Welcoming Environment

Town & Country Bank

It's easy to succeed in business when times are good. Offer a product or service people want or need, follow a sound marketing strategy, and you can't help but grow and thrive.

But Town & Country Bank has flourished under some of the most difficult circumstances imaginable, thanks to the exceptional commitment, business acumen, adaptability and creativity of its leadership team and talented team members.

Opened in February 2008, shortly before the start of the Great Recession and the global financial crisis, the St. George, Utah-based bank became one of Utah's – and the nation's – most successful community banks. Indeed, Town & Country was one of the top-performing banks in the country in 2014 and 2015, ranking in the top 2 to 5 percent of all U.S. banks in both return on assets and return on equity in every quarter during those years.

What's more, it has won a number of prestigious awards, including both 2016 Best of State Statute – Business Services (BOSS) and 2016 Best of State – Banking from BestOfState.org.



President and CEO Bruce T. Jensen has been honored as Utah Business magazine's CEO of the Year and as the Independent Community Bankers of America's Community Banker of the Year/Western Region for 2015.



Lunchtime concerts every Friday in the bank's country inn-like setting attract customers and prospective customers from near and far.

Everybody Knows Your Name

Jensen credits the bank's success in large part to "innovative concepts, a savvy revenue plan and an enviable corporate culture." Its focus on hiring people with strong community ties and "really, really good" customer service skills has also been key. Other important attributes the bank looks for in its employees include ethics, self-discipline, entrepreneurialism and creativity.

"Perhaps our biggest innovation – and certainly one of the most popular – is our 2008 introduction of Concierge Banking," Jensen says. Also known as universal banking, Concierge Banking combines the roles of teller, customer service representative and new accounts specialist into one position. "Customers who come to the bank sit down with a Concierge Banker in a congenial, semi-private setting for virtually every noncredit transaction," he says. "Our Concierge Bankers even share their cell phone numbers with customers."



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Other popular offerings include the Town Card, an ATM/debit card whose users enjoy time-of-purchase discounts at hundreds of local businesses, including restaurants, stores and car washes, and a free courier service for business customers.

Jensen stresses that Town & Country is high-tech as well as high-touch, offering mobile banking with photo deposit and other state-of-the-art services.

Expanding Into Northern Utah

Town & Country already operates a loan production office in Sandy, Utah, but by late 2017, banking customers along the Wasatch Front will have access to the full range of banking services and amenities that have made Town & Country Bank so popular in the southern part of the state. "We plan to replicate what we've done down here in every way in establishing our new Northern Utah branch," Jensen says.

"As a small, community bank, we're very nimble when it comes to lending decisions, with no rigid template as to what makes good business sense," he adds.

"Our customers love the fact that they deal with the same people visit after visit, because we haven't lost a single Concierge Banker since opening. And when they walk in the door, everybody knows their name." Welcome to Town & Country Bank.