

CANDIDATE'S ESSAY

THE JULIAN & JAN HESTER MEMORIAL SCHOLARSHIP

Name: Thomas Hunter Holt

Please include a typed essay (500 words or less) answering the prompt, then attach it to this application.

Prompt: What do you think is the most important aspect of community banking? Why? Has a specific community bank made an impact on you? Support your answer.

Information and brochures to help you can be obtained from your community bank. To locate a community bank in your area, please call Lindsay Greene at CBA at (770) 541-0376.

Having worked at Community Banking Company of Fitzgerald since this past November, I have had a first hand insight to the importance of community banking. Not only do we provide a necessary service for thousands in our community on a daily basis, but we work to establish relationships with our customers. So what is the most important aspect of community banking to me, you ask? It's not supporting local businesses through loans, helping to regulate the local economy through savers and borrowers, nor is it doing large transactions for high profile customers. Rather, it's the very thing I mentioned earlier: building relationships with our customers. When you walk into any place of business, you want to feel comfortable. There is oftentimes this stereotype that a bank is solely a place of business for those looking to grow their monetary gains, or make strides in the growth of their business. However, this is not true. When you walk into Community Bank in Fitzgerald, Georgia, you are treated like family. One of our lovely secretaries, Mrs. Karen or Mrs. Juanita, will be sure to greet you at the door before assisting in sending you in the right direction. If I'm lucky enough to serve you on the teller line, where I work, I strive to greet you with a smile and have a nice conversation each time you walk in. This is paramount in building relationships, as that warm, family environment is what keeps customers coming back, and even more so, from choosing other financial institutions. While other banks may prioritize the fastest service or more cut-throat rates on loans, ask yourself, what is a community bank if not a place to serve the community? To Community Bank, a place I'm lucky enough to call home, that's what we're focused on, hence our name. Even though some say it's just a part time job and only a small phase of my life, I can unequivocally say that working at Community Bank in little old Fitzgerald, Georgia, has been a true joy. Additionally, I learned an important lesson, and that lesson is that helping others, and being a good steward in your community, is perhaps the most essential trait you can possess to succeed.

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Julian & Jan Hester Memorial Scholarship

Essay

Having worked at Community Banking Company of Fitzgerald since this past November, I have had a first-hand insight to the importance of community banking. Not only do we provide a necessary service for thousands in our community on a daily basis, but we work to establish relationships with our customers. So what is the most important asset of community banking to me, you ask? It's not supporting local businesses through loans, helping to regulate the local economy through savers and borrowers, nor is it doing large transactions for high profile customers. Rather, it's the very thing I mentioned earlier: building relationships with our customers. When you walk into any place of business, you want to feel comfortable. There is oftentimes this stereotype that a bank is solely a place of business for those looking to grow their monetary gains or make strides in the growth of their business. However, this is not true. When you walk into Community Bank in Fitzgerald, Georgia, you are treated like family. One of our lovely secretaries, Mrs. Karen or Mrs. Juanita, will be sure to greet you at the door before assisting in sending you in the right direction. If I'm lucky enough to serve you on the teller line, where I work, I strive to greet you with a smile and have a nice conversation each time you walk in. This is paramount in building relationships, as that warm, family environment is what keeps customers coming back, and even more so, from choosing other financial institutions. While other banks may prioritize the fastest service or more cut-throat rates on loans, ask yourself, what is a community bank if not a place to serve the community? To Community Bank, a place I'm lucky enough to call home, that's what we're focused on, hence our name. Even though some say it's just a part time job and only a small phase of my life, I can unequivocally say that working at Community Bank in little old Fitzgerald, Georgia, has been a true joy. Additionally, I learned an important lesson, and that lesson is that helping others, and being a good steward in your community, is perhaps the most essential trait you can possess to succeed.

At Camp Invention, I worked with a young inventor who was ready to give up not because of a technical problem, but because she lacked confidence. Artificial Intelligence (AI) could have given her instructions and said, "You can do this" in black-and-white text, but it couldn't have provided the warmth of a smile or the joy of clapping as her project came to life (the "real life emojis"). AI can't offer that emotional support. It's the human connection that truly makes a difference.

Today, technology is revolutionizing industries, making businesses faster and more efficient. In the medical field, AI can scan reports in seconds. But what it can't do is recognize the nervous tremble in a patient's voice or reassure them with a simple, "You're going to be okay." When I shadowed a doctor over the summer, I saw firsthand how technology played a role in managing medical data, but it was the doctor's empathy and presence that truly mattered. Patients weren't just looking for a diagnosis- they needed someone who could ease their fears and explain things in a way they understood.

In the same way, community banks offer something that big corporate banks can't: human connection. Corporate banks rely on chatbots, automated call centers, and mobile apps to handle transactions. While these systems may be efficient, they lack the personal touch that makes a difference when customers have complex financial questions. Customers don't want to be stuck on hold or scrolling through FAQs; instead, they need someone to understand their situation and offer personalized solutions.

Oconee State Bank is a perfect example of how community banks offer that personal touch. As a child, I remember eagerly anticipating their Christmas parade float. The float, decorated in a beautiful blue and white color scheme, was (and still is) always a highlight of the parade, and I would eagerly wait for the candy they tossed into the crowd. What I didn't realize at the time was that Oconee State Bank's involvement in the community went far beyond just the parade.

They sponsor local events and school teams. Their commitment to helping local businesses thrive through personalized loans and financial services speaks to the core values of community banking. They don't just offer products- they offer the resources, motivation, and guidance that small businesses need to grow and succeed. A community bank is a place where relationships are prioritized over profits. The tellers recognize their customers, ask about their families, talk about the new restaurant down the street, and truly listen.

In a world where technology is increasingly taking over, the most important aspect of community banking is still human interaction. While technology can streamline processes and increase efficiency, it can't replace the trust, empathy, and personal connection that a community bank offers. Whether it's helping a small business secure a loan or offering advice to someone seeking guidance, community banks are the backbone of local economies. They remind us that it's the human connection that truly makes a difference.

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Community banks can be seen as unsung heroes of local communities. They consistently invest time, effort, and resources into the regions that they serve. This effort and support benefits individuals and businesses alike. Community banks foster community development in many ways.

To begin, community banks offer much support to locally owned businesses. Small businesses are essential for any town. They generate jobs, support the local economy, and encourage innovation. It's not uncommon for larger banks to overlook start-up businesses or give entrepreneurs unfavorable loan terms. On the other hand, community banks actively work to support these businesses. This can be accomplished by allowing small business owners access to credit to start a business in the first place. These practices have the continued effect of fostering community involvement and providing more stability to the local economy.

Another benefit of banking locally is that it allows money to circulate in an area's economy. This occurs when local banks reinvest the money they get from customers. Money that banks hold in people's accounts doesn't just sit in some underground basement, banks reinvest it into community projects. For example, community banks can give loans or mortgages to finance the construction of new housing developments. This creates jobs, raises the standard of living of residents, and allows for a better economy in general. Although it can be said that larger banks also don't just have money sitting around, they tend to invest it on more of a national or even international scale. Meanwhile, local banks, which are rooted in their communities, invest in the future, preservation, and stability of the local economy.

Lastly, community banking supports clubs, activities, and education in local areas. Through different philanthropic projects, community banks foster relationships in the community. To use a personal example, I am a member of the robotics team at Ware County High School. Last year, our team had the honor of competing on the international level, but the costs of travel, registration, etc. were very high. Sponsorships, one of which was First Southern Bank, allowed our team to go and have the special experience of competing. Many civic clubs and charitable organizations are supported by community banks, which allows them to continue their good works throughout the community. All of these clubs and organizations that community banks sponsor truly help foster an actual sense of community, support, and growth of knowledge, and allow for new lasting relationships to be formed.

Community banks are integral to the areas they serve. Through their support of small businesses, local economies, community-based activities, and so much more that can't be fit into a 500-word essay, community banks truly make a difference.

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