

Payton Beaver Essay

At six years old, my community bank was the place where I'd stand in line with Mom until the lady at the desk handed me my beloved cherry Tootsie-pop sucker. At eighteen years old, my community bank is still the place where I get my cherry Tootsie-pop sucker. But it is also my vehicle to purchase assets, such as the white picket fenced farmhouse I've dreamed of since I first saw Anne of Green Gables. It is my tool for purchasing equipment needed for my flower shop one day. My community bank allows me to pursue my dreams, and it also directs me to the reevaluation of those dreams, allowing me to ensure that they are attainable and financially feasible. Although, the most important aspect of these banks do not lie in their abilities to loan, guide, or even provide suckers, but in their heart to serve our communities.

What are community banks without communities? And what are communities without community banks? In sixth grade science class, we learned about mutualistic relationships. Both bank and community benefit from and contribute to each other. Whether it be by holding a customer appreciation day, where neighbors greet neighbors over boxes full of tomato plants, or by volunteering with programs that provide Christmas presents for children in need, community banks are all about people. They do more than just loan - they address customers by name and open their doors to locals by providing a space for celebrations and events. The very bank that has always given me my favorite sucker was also home to my grandmother's final birthday celebration, where she blew out 93 candles in the rented community room. From cherry suckers to birthday cakes, from savings accounts to student loans, to home purchases and retirement funds - our community banks are there for every important facet of our lives.

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My mom, at just 25 years old, set out to become the youngest franchisee in the Bojangles system. Her community bank completed the loan, after multiple big banks had repeatedly refused. The big banks were unaware that she started her first business at 14 years old and she had worked three jobs the entirety of her highschool career, while maintaining a 4.0 GPA. Thankfully, her local bank was aware. They knew that she possessed one trait in which no loan application could measure. Determination. Community banks are not just in a community. They are the community.

Community banks are raising up the next generation of community leaders. My local bank is setting me on the path of becoming one of these leaders through giving me the opportunity to serve on their junior board. While learning about the economics of banking is helpful, it represents only a small portion of what I have gleaned. My biggest takeaway as I leave those junior board meetings is possessing a servant's heart leaves a lasting impact for generations to come. We reap as we sow. The future of community banking is as bright as ever!

Emalee Collins

Community Bankers Association of Georgia

Jan and Julian Hester Scholarship

The Importance of Community Banking & Its Impact on Me

Freshly potted plants. The whirring of the cash register. A crisp white envelope embossed with a banking logo. Growing up, I had the privilege of spending some of my school breaks working at my grandfather's feed and seed store. I'd help stir seed mixes, show customers around, and load up trucks with bags of soil. To this day, I can still recall fresh smell of flowers, the weight of the soil bags, and the weekly trips to the bank. At least once a week, I'd ride go down the street with my grandfather to the local bank where we were always warmly greeted by a teller: "Good morning Mr. Jimmy! When will you have those tomato plants in?"

In my view, the most important aspect of community banking is precisely this: the personal relationships fostered between bank staff and their customers. When you walk into a community bank, you're not just another account number; you're greeted by neighbors, friends, and people who genuinely care about your well-being and the success of the community they share.

These personal connections go beyond mere transactions; they create a sense of trust and mutual respect that forms the foundation of a strong community. Whether it's helping a family secure a mortgage for their first home or assisting a local business with financing, community banks are there every step of the way, providing personalized solutions tailored to the needs of their customers.

Personally, my local branch of the United Community Bank has had numerous impacts on me throughout my high school career. Every sports game I attended, there was a proud sponsor sign paid for by my bank, a reminder of their unwavering commitment to our community's well-being.

Last year, I had the privilege of participating in the EMERGE Youth Leadership Rome program, a youth leadership development initiative organized by Rome-Floyd County's Chamber of Commerce. Throughout the program, United Community Bank's role as a chamber member was evident in their active participation and support for local initiatives.

During sessions covering various aspects of our county's economy, from entertainment to farming to city planning, the importance of community involvement and the value of having a

good community bank were heavily emphasized. United Community Bank's support of local endeavors served as a testament to their commitment to building a stronger, more vibrant community.

In addition to my involvement in the EMERGE program, I've volunteered with local community initiatives such as Restoration Rome, a non-profit dedicated to supporting foster care initiatives, and Brighter Birthdays, a group designed to offer birthday memories to lower-income families. In each of these endeavors, the presence and support of United Community Bank were steadfast, providing essential resources and lending a helping hand to those in need.

Through these experiences, I've come to appreciate the profound impact that community banking has on fostering a sense of belonging and shared prosperity within our community. United Community Bank is not just a business, it's an integral part of the community.

Jackson D. Dowdy

In the heart of rural Georgia, community banking emerges as a symbolic cornerstone, weaving a web of trust and interconnectedness. Having spent the past two years at a local law firm engaged in the intricacies of real estate closings and loan matters with banks like Firststate and Queensborough, I have come to understand that the most vital aspect of community banking is its ability to cultivate trust within a community. These banks, nestled within the confines of our small towns, transcend their functional roles, becoming the very pulse of localities. They embody reliability and familiarity, echoing through every transaction, from the sale of a family home to the deposits that fuel the endeavors of local businesses. In my daily interactions, I have witnessed firsthand how these institutions are more than financial entities; they are symbolic guardians of community well-being.

The significance of small-town banking takes on a deeply personal level for me, as my familial connection to Firststate adds a layer of richness to my understanding. My grandfather, a member of the CBA and the past chairman of Firststate Bank, provided me with an opportunity to peek behind the curtain, attending shareholder meetings and board discussions for the past few years. In these meetings, discussions beyond balance sheets and financial projects unfold as a sacred dialogue; moreover, my interactions with the staff of both Firststate and Queensborough intertwine seamlessly with their respective commitments to community stewardship. These moments are not just about numbers; they are a testament to the enduring importance of trust in shaping the future of Georgia's rural areas.

Trust is vital to community banks, acting as a force that permeates every transaction from the transfers of funds to the daily ebb and flow of deposits; the impacts ripple through the community, fostering a sense of security and reliance among the people of Jefferson County. These banks with local roots like Firststate and Queensborough are integral players, not only in the economic landscape but in the very soul of our communities. As I continue navigating the complexities of real estate closings and sit in on board meetings, the symbolic weight of community bonds becomes increasingly apparent. These experiences go beyond the transactional and embody the profound interconnectedness that defines rural life. Community banks are the

stewards of this symbiotic relationship, nurturing trust and responsibility for the well-being of the towns they serve.

My upbringing in rural Georgia has illuminated the profound significance of community (or Qmmunity) banking. Trust is the currency that binds individuals, businesses, and community banks like Firststate and Queensborough into a collective force, shaping the destiny of our community with enduring impact, which is a stark contrast to the impersonal nature of large institutions such as Chase or Wells Fargo. While the latter may boast vast resources, they often lack the intimate understanding and commitment that community banks offer. Ultimately, it is the genuine connections and shared responsibilities fostered by community banks that make them irreplaceable pillars of support for the towns they serve.

Julian and Jan Hester Memorial Scholarship

Hannah Posey

Class of 2024

Community banking means connection. Banking is what connects families to their first homes, people to their new businesses, and kids to their first savings accounts. Community banking, though, is what makes any town, city, or area a true community. It is what provides security and safety to families worldwide, and it is vital to know their funds are safe with trusted and friendly advisors. This allows peace of mind to know their life savings are always available, their college fund is secure and untouched, or that their money is being used throughout their community to better the environment for future residents. These possibilities create connections to the outside world, whether it is traveling with those life savings, going to that dream college several hours away, or even introducing a new business from out of town. Without community banking, cities would cease to thrive. Cities would lack diversity, growth, safety, and personal connections. Community banking makes people more confident and comfortable with recognizable faces, personable interactions, and long-time trusted relationships with these bankers. Throughout history, community banking has led to prosperous and successful banks, communities, and economies. Without community banking, history would cease to exist as it does today.

Community banking has shaped me into the student and community volunteer I am today. Because of my local bank, Queensborough National Bank & Trust, sponsoring and volunteering in our community, I have spent numerous years volunteering at our Golden Harvest Food Bank, Exchange Club Fair, and countless other local events that

aim to improve our residents' well-being. These were necessary to discover my avid love for volunteering and helping less fortunate individuals. These events eventually led me to become a leader in my school's Interact Club and participate in my school's summer mission trip to Matoaka, West Virginia, to help run a VBS in an impoverished community. Through my community bank, I have learned about financial literacy and my love for volunteer work.

I will never forget the supportive workers and now friends who helped me get my first checking account, my very first debit card, cash my first paycheck from my first job, and the days of just sitting with them as a kid while my mom worked. I have created lasting friendships and memories with my local tellers, loan officers, financial advisors, and even my mom as a worker at my community bank. She has gifted me closeness to my community bank and its workers, valuable time with her volunteering with my community bank, sound financial decisions that will help me with college, my first house, and even early retirement, and connections to the outside world. Because of the generosity and love my community bank has shown, my small hometown has flourished with joy, support, and compassion and has seen more improvement than ever before. Their unwavering willingness to give back and lift up their hometown is one of the things that I admire most about my local bank.