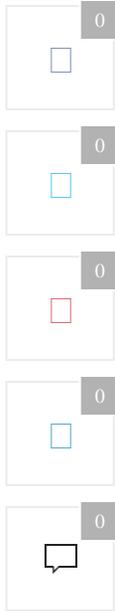




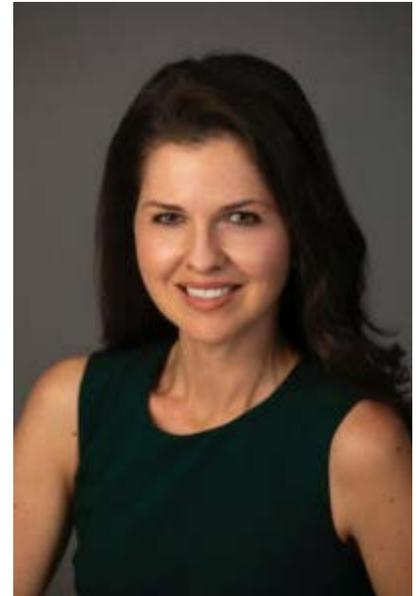
COLUMNIST ARTICLES, NEWS

Better Banking with Malvern: Get a 'Leg Up' With a Community Bank

APRIL 21, 2020 by [HILLARY DOBBS](#)



You are seemingly surrounded by choices when it comes to choosing a financial institution. There are countless flashy “big bank” television commercials with catchy slogans, online mortgage companies who promise the world. While there are of course pros and cons to various types of financial institutions, in a time like this, equestrians may find comfort in knowing your banker, and being able to look your banker in the eye when receiving advice or making important financial decisions. In a time of potential economic vulnerability, there are some standout advantages of having a community bank like [Malvern Bank](#) in your corner.



- Not just a number in line: Let’s face it, when you need an answer or want something done in a timely manner, the last thing you need is to be on the other end of an automated voice service. In a time of ever-evolving technology, the art of face-to-face communication is not lost at your community bank. Your banker knows you and your business, whether you run a sales operation, or a lesson and boarding operation. A community bank like Malvern who understands the equestrian industry and all of the nuances, and can help you make the most well-informed financial decisions based on your history and current needs.
- Personal relationships matter: Clients turn to community banks for the same reason they lean on any personal support system in a time of need: they know them, they trust them, and they know they will be in their corner. For the same reason you may find comfort in knowing your doctor in an emergency, you may find comfort and confidence in having a relationship with your banker—and not being just a faceless voice on the phone.
- Local supporting local: The community bank is *itself* a local business. The institution is entrenched in the local economy and supports the community by reinvesting in its customers and businesses. Whether it is providing loans to those local customers and businesses, or backing local nonprofits, the focus of support often remains local.

- **Needing quick decisions:** The important decisions are often made locally as well. Chances are that your banker was involved in the process to begin with. Let's be honest, as an equestrian, you don't have a lot of time to wait around for a decision to get passed along an endless chain of command, and personally knowing your banker can get you an answer or decision most efficiently.
- **Tailored solutions:** The flexibility of a community bank is particularly valuable in lending scenarios. A community bank can focus on individual customers and fully understand their businesses. While not *all* community banks understand our unique equestrian industry, a big bank might immediately shut the book on an equestrian-related loan. Chances are a big bank doesn't grasp [or care to learn] why building that covered arena is such an important investment in your farm, or why that water treadmill is such a uniquely valuable asset to acquire. A community bank has the ability to get to know you *and* your business and create the most tailored, flexible solutions to accommodate.

Lean on your trusted "community banker" like Malvern Bank in this potentially stressful time. He or she knows you and your business, supports you, and can help create the best solutions for your needs. Having your community bank in your corner could be your secret weapon. To learn more about Malvern Bank and its unique services for equestrian clients [click here](#).

