

As Seen In... *Forbes*, June 29, 2016

'We Pick Up the Phone'

Axiom Bank

"There are so many customers that need to be rescued from the factorylike, one-size-fits-all big banks that frown on individual customer concerns and exceptions," says Daniel Davis, president and chief executive officer of Axiom Bank in Maitland, Florida. "So it's critical that consumers and businesses know that we are here to help them and make their lives easier."

That could serve as, well, an axiom for Axiom Bank, the second-largest community bank in Central Florida, with more than \$660 million in assets. It provides retail banking services through 20 branch locations, 19 of which are inside select Walmart Supercenters. Additionally, Axiom specializes in commercial loans for both real estate and business purposes, as well as treasury management and other merchant services. The bank also sponsors prepaid debit card programs offered by third-party program managers.

"I want customers to call me to help them with their banking."
– Daniel Davis

Like most community banks, Axiom is really two banks in one, says Davis, who joined the bank in 2014 as chief financial officer and was promoted to president and CEO last January. The commercial side caters to small-business owners, real estate developers, investors, small manufacturers, and licensed professionals like doctors, lawyers and accountants. On the consumer side, "it's really any consumer looking to make their essential banking needs less time-consuming."



CEO Daniel Davis

But whatever kind of customer you are, you get the same kind of personalized and human treatment that not many banks offer anymore.

More Value Than You Expect

"We provide our customers, whether they are business customers or consumers, with more value than they're expecting and have a human available to talk to when needed," Davis says.

He cites two recent examples:

A longtime commercial customer of the bank sold his small business to a larger organization but then wanted to buy it back. "We helped them repurchase their company and provided working capital for expansion," Davis says. "They continue to be a great customer for us."

It also helped a 19-year-old college student open his first checking account

and showed him how to use the bank's online bill-payment service for the first time. "He was amazed at the amount of time and headaches it reduces so he can spend more time studying and less time being stressed out about paying bills on time," Davis says.

"Our goal is to make people's financial lives simpler and easier," he adds. "We get so busy with everyday needs we don't want to go home and write checks all night and balance the checkbook. Now we can help people be more efficient through services

like mobile banking and remote deposit capture."

Davis is aware that most banks now offer these same services. But what differentiates Axiom is its personalized customer service, whether you prefer to speak in English or Spanish.

"People can call in and talk to a human instead of getting a recorded menu of telephone options," he says. "That's what differentiates us. Oftentimes people get frustrated with a problem with their checking account or a check doesn't clear. With a bigger bank it's more difficult to straighten out. Not with us – we pick up the phone."

Indeed, if you do call the bank or visit one of Axiom's branches for help or to open a new account, you may get Davis himself to assist you.

"I've always been involved with customer service in any capacity," he says. "I go on calls with commercial bankers and visit the retail branches all the time. I talk with our customers and branch employees. I want customers to call me to help them with their banking."



258 Southhall Lane, Suite 400 | Maitland, FL 32751 | 800-584-0015

axiombanking.com | contactus@axiombanking.com