

Jefferson Security Bank in Berkeley and Jefferson Counties of West Virginia and Washington County Maryland is Finding Success with True Community Banking by providing the Latest in Security Technology and Going the Extra Mile for their Customers



Cindy A. Kitner, CPA
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Interview conducted by:
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“For us, it is about finding opportunities to make a difference by serving our customers and our communities.”
- Cindy A. Kitner, CPA

CEOCFO: *Ms. Kitner, on the Jefferson Security Bank site, your tagline is “Banking the Way it should be.” Would you tell us more about your approach?*

Ms. Kitner: For us, Banking the Way it should be is our mission. We are a community bank that partners with our customers to enhance

their lives and enrich our communities through local decision-making. We share our mission throughout our bank and want all of our employees to model it every day. When working with our customers, we listen to them to identify opportunities to enhance their lives and better understand their true banking needs. That way we are able to offer them the right products and services that can make their lives easier.

CEOCFO: *Would you give us an example of how that would come into play day to day?*

Ms. Kitner: We go above and beyond traditional banking services to make our customers lives easier. We often have customers who have limited mobility – they may be elderly or hospitalized. So it’s not uncommon for one of our employees to go to them to have documents notarized or signed. We also have customers come to us to handle a basic transaction such as depositing a check. But in the course of that transaction, we’ll hear of a challenge they’re facing with an unexpected home or auto repair. We can offer them information on one of our products to help finance those needed repairs.

CEOCFO: *Would you tell us about the area you serve?*

Ms. Kitner: We are located not far from Washington D.C. and Baltimore, Maryland. Our primary service areas are Berkeley and Jefferson Counties in West Virginia and Washington County, Maryland. Our communities are diverse – a true mix of rural and urban settings. We have large employers to small and mid-sized family and locally owned businesses. Our customers work in manufacturing, agriculture, healthcare, retail, entertainment, academia, and numerous other industry sectors.

CEOCFO: *How do you reach out to the various constituents?*

Ms. Kitner: On May 19, 2017, we celebrated the 148th anniversary of the bank, so our roots are deep in our communities. Because of that, many of our new customers come to us through referrals, targeted marketing activities, and community service outreach interactions.