

With an Exciting New Banking Center in Cynthiana, Kentucky, and a Commitment To Modern Craft Banking, Field & Main Bank is Positioned for Growth



Scott Davis
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- Scott Davis

CEOCFO: Mr. Davis, what is the approach at Field & Main Bank?

Mr. Davis: We truly believe in the roots of a community bank being intertwined with the heritage of the places they serve. To be an integral part of that makes a difference. It's an investment, not only of our fiscal capital but our human capital in the places we serve, that makes places rich, better and focused on progressive action that allows our communities to thrive. We were in this community of Henderson, Kentucky, where we've been headquartered since 1887. For 128 years or so we were known as some version of Ohio Valley – Ohio Valley Bank, Ohio Valley Financial Group. In 2015, we merged with another community bank here in Henderson, Kentucky. Our idea when we merged was to rebrand so that our name has greater efficacy when we go beyond this market into other places. Ohio Valley River means something to us because we are situated here on the river banks, but when we moved out of this area, it did not connect quite so well. We came up with a name, Field & Main, which represents the things we speak to: our agrarian heritage and the fields of endeavor that drive us, Main Street banking and the Main Street places that are symbolic of the communities we serve in community banking.

CEOCFO: Your site sows “Welcome to modern craft banking.” What is that?

Mr. Davis: Modern craft banking marries both the modern conveniences of technology with the idea of craftsmanship – the attention to detail and relationships that are based on trust, respect and long-standing commitment to one another. It's a banking experience that honors the old way of doing things with the new way of doing things. It's continuing to invest in technological tools, like mobile banking, remote deposit capture and services that are of the electronic era, and having bankers who know their customers and who are committed to finding solutions for them.

CEOCFO: Why do you think so many banks skip over the relationship part? How do you understand it when so many seem to miss it?

Mr. Davis: I think as banks strive for scale, which we all must do to be able to afford all of these modern conveniences we want, the idea of building relationships often gets relegated to the junk heap of old ideology. We try to leverage those relationships more than may be practical. It is a balancing act to have the right mix of bankers to your customers and we struggle with that and have become more efficient, providing greater return for shareholders. That relationship is central to the long-term gain in community banking. That is the only piece we believe differentiates us from the large, mega banks.

CEOCFO: Are there many other community banks in your area?

Mr. Davis: As in much of rural America, there are many community banks. We certainly have our share of competitors who are worthy opponents. In this endeavor, we have a robust field of competition. We have regional and larger banks in our markets, along with very good community banks, which is ultimately good for the consumer.