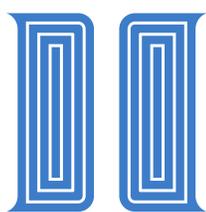


# 7 Traits Manufacturers Should Look for in a Business Bank



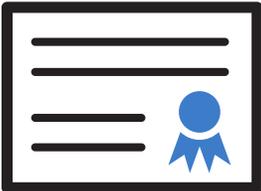
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Organizations that view banks solely as a source of money aren't getting the full benefit of bankers' expertise. The right bank can be an excellent resource to help manufacturers make sound decisions, resolve some of the short- and long-term challenges they face, and help prepare for their futures. These bankers see themselves — and act — as business partners invested in their customers' successes.



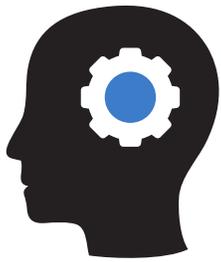
Choosing the best partner to help your organization grow requires scrutiny of the bank's capabilities and philosophies to ensure alignment with your needs and goals. **Below are 7 characteristics to look for as you conduct your search:**

## RELEVANT EXPERIENCE AND KNOWLEDGE



It's not enough for a banker to understand general business operations. Manufacturers have unique processes, labor needs, distribution channels, vertical markets, order-to-cash (OTC) cycles, supply chains and more. Current challenges such as tariff politics and labor shortages are particularly concerning for them. Business owners should be able to **rely on the insights and experiences of their bankers** as they address each unique challenge and opportunity.

Manufacturers facing labor shortages can leverage the perspective of an experienced banker on the available possibilities and alternatives. For example, they can give guidance on how to evaluate a transition from an "all humans" workforce to one supported by robotics, artificial intelligence (AI) and the Internet of Things (IoT), insight on how to evaluate the impact on their P&L and balance sheets, and more.



## CRITICAL THINKING CAPABILITIES

Business bankers should be strategic problem solvers who can evaluate complex situations, **ask the right (and sometimes tough) questions**, and identify the most appropriate paths forward. Sometimes this is relatively easy; other times it involves difficult decisions, such as layoffs or restructurings, that are painful in the short-term but help ensure long-term vitality.

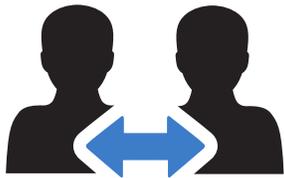


## FAMILIARITY WITH CYBER THREATS AND TECHNOLOGY

Today, the internet has spawned cybercriminals that threaten businesses of every size. Your bank should have a well-versed team to address the types of cybercrime occurring today and on the horizon, as well as the tools and processes to help you mitigate risk. Similarly, your bank should be **utilizing emerging technologies** that can help you operate more efficiently, like those used to manage cash flow, automate workflows and digitally store documents.



## COMMUNICATION



A banker should willingly provide ongoing support to its customers, with an eagerness to discuss just about any topic related to your financial and operational well being — everything from check processing and direct deposit to acquisitions and succession planning. You should feel comfortable sharing this information with your bank, **treating them as part of the team.**

## SATISFIED CUSTOMERS

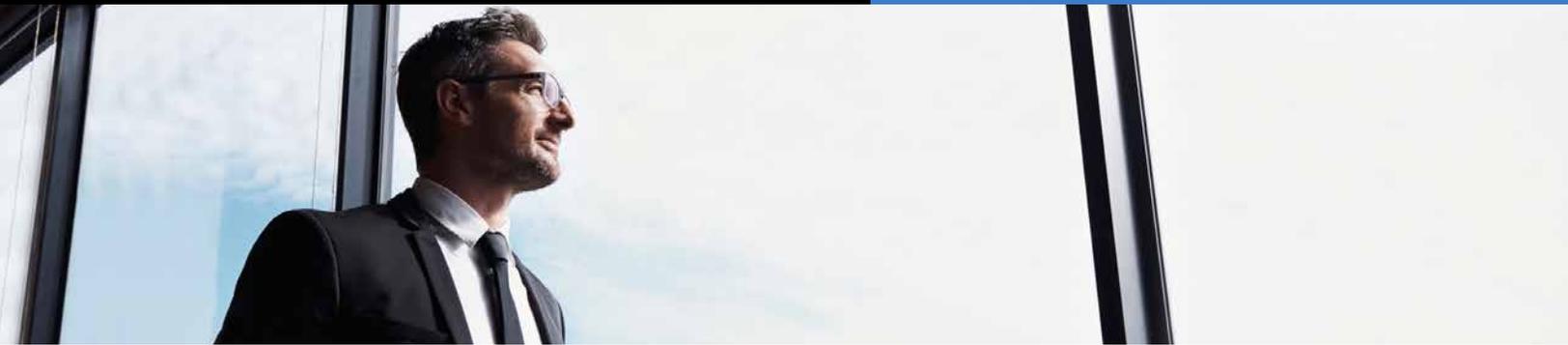
Perhaps the best evidence of the value of a bank's contributions will come from its customers. Ask other business owners who partner with the bank to talk specifically about quality and quantity of communication, bankers' knowledge of their industries, **ability and eagerness to solve problems**, and any other characteristics that are important to you and your business.



## CUSTOMER-FOCUSED RESPONSIVENESS



When you run into a problem and need a quick answer or resolution, will the banker respond accordingly? Look for a bank whose bankers are committed to being **highly responsive**. While every request will not be critical, your banker should recognize that, to you, it's a need that should be addressed on a timely basis.



## AN EYE ON THE FUTURE

Getting involved in the day-to-day operation of a business to manage risks and challenges is certainly important, but it's also critical for a banker to keep an eye on the future of the business and its industry. Having a clear picture of your short-term and long-term goals (five years, 10 years+) will enable the banker to **identify the most practical solutions and approaches for your business** that could affect decisions about labor, market expansion, facilities, succession planning and more.



These guidelines focus on the business side of a relationship with a bank, but there's more to it; underlying is the character of the person (banker) with whom you work. A human connection is becoming even more critical today as "the business of life" relies heavily on digital devices and solutions. **As you evaluate banks and bankers, don't ignore the importance of partnering with people whose values, priorities and outlook reflect your own.**

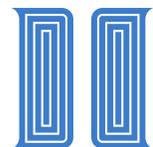
[Contact us](#) for a more in-depth discussion on the benefits of a strategic partnership with ICB!

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