

It's all about the relationship.



Ron Moser Diana Hoard Mike Hoard

Mike Hoard of Mike's Towing and Ron Moser, Senior Vice President of Southern Commercial Bank, were good friends since high school. However, that isn't the reason the Hoards do all their banking, both personal and business, with Southern Commercial Bank. It is just one of many reasons.

Mike and Diana Hoard started their business in 1975 in Brentwood. When the Hoards decided to move to south St. Louis in 1989 because they could get more for their money, they called Ron Moser about financing their new shop. Originally, they had done their banking with Boatmen's Bank, but after several mergers, they really wanted to "bank locally." They wanted a personal relationship not only with their lender, but also with the rest of the staff at their new bank. With that in mind, Mike called Ron Moser.

Diana says, "Instead of talking to someone new almost every time we called or dropped by, like our old bank, we are now on a first-name basis with most of the staff at Southern Commercial Bank. There is seldom a new face at our branch."

She concludes, "The whole experience has been positive. Their loan rates have always been competitive. Everyone is responsive and easy to work with. In fact, every employee makes us feel that our business needs are the bank's top priority."

Since moving the business account to Southern Commercial Bank, Mike and Diana have also moved their personal accounts there. In addition, Mike has been treasurer of the Towing and Recovery Association of Missouri since 1979 and he has moved that account to Southern Commercial Bank.

"The difference is huge," says Mike. "I like that a person answers the phone when I call and best of all, I can picture their face. Business is personal, and Southern Commercial Bank keeps that in the forefront. If you're treated right somewhere, you want to take all your business there. That's how I run my business. That's how businesses should be run."

Southern Commercial Bank



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