



Heartland Community Bank

Taking Care of Its Main Assets – People

By Tom Schuman

Financial institutions and customer service: They go hand-in-hand – or at least they do for successful businesses. Jeff Goben, co-founder and executive vice president of Heartland Community Bank, puts it this way. “Everybody promotes it; very few provide it.”

How does Heartland, serving Johnson County since late 1997 and now with over \$200 million in assets, go from talking a good game to showing it cares?

- A new vision statement – “always make every customer feel like they are the only one” – that included input from all employees and is much more than just words on paper
- Martha McGaha, a customer service representative with seven years of experience with Heartland, who insists phone calls come to her directly and truly does know most of her customers on a first-name basis
- Tiffany Ankney, a commercial loan specialist, who serves as a leader of the Humane Society of Johnson County’s Dachshund Derby. The unusual fund-raiser has generated more than \$10,000 in three years for the nonprofit, as well as increased recognition – and attracted new customers – for the bank

Steve Bechman, co-founder and president, and Goben offer that the majority of the bank’s nearly 90 employees are active (with the bank’s blessing and support) in a variety of community activities. (Those employees average approximately 16 years in the banking business and 55 have been with Heartland for at least five years. Turnover is around 5% in an industry in which 20% is common).

Goben, talking about the time away from the office, asks, “Are they doing banking business? In a roundabout way, they are. They’re building relationships, building trust. We try to give as much back to the community as we take out.”

Bechman notes that hardly a week goes by when he doesn’t hear from someone about the special assistance received from a Heartland team member. “Those comments come unsolicited from the community. I bring those comments back to the employees mentioned and try to do it in front of other employees.”



Martha McGaha provides an update for bank president Steve Bechman.

Customer service is a top priority for all Heartland staff members.



Showing the way

The outstanding customer relations come, in part, because of a clear understanding of how each person fits into the big picture. Management recently instituted monthly meetings at each branch and with each department to discuss financial results and how they relate to quarterly, annual and other long-term goals.

The co-founders have each been Johnson County bankers for more than 30 years. They began working together at Bargersville State Bank in the mid-1980s and saw the benefits of being a community bank. When the eventual mergers and acquisitions reduced local decision-making and increased frustrations for them and others, the choice was simple: “Sit there, bite the bullet and go along with it or do something about it,” Goben recalls.

Bechman adds that he and Goben were able to select employees who share their sentiments about customer service. In the 10-plus years, the focus has stayed on those employees and the existing customers. Their formula – take care of those two key constituencies and both repeat and new business will come – is working.

Climbing the Ladder

Bill Clark began his Heartland career five years ago in the file room. In that time span, he has progressed through duties/titles in commercial processing, financial analysis, collections and collections specialist before moving into his current role of special assets officer.

Clark, who cites the family atmosphere and the company’s strong integrity, says, “Opportunities do come with growth and some things opened up in different areas. I knew I wanted to do so much more, but it is surprising and rewarding that it happened as quick as it did for me.”