

Community Involvement

You Can Bank On It In DeMotte

By Tom Schuman

“Community bank” is not a particularly difficult term to comprehend. From a financial perspective, a locally owned bank helps serve residential and business customers alike. The “community” part of the term, however, may be most important and one that people sometimes take for granted.

DeMotte State Bank has been a locally owned community bank since 1917. Officers and employees pride themselves on the community involvement associated with that description. Not only in DeMotte, but also in the other area towns in which it has operations.

Don Goetz returned home to DeMotte in 1976 after graduating from Purdue University. He has been with the bank ever since, service as president and CEO the last 16 years.

“We take on as much as we feel like we can handle,” Goetz explains. “In every community organization, we have some representation. We’re not just members on boards and on committees; we’re active members. We’re very interested in the betterment of our community.”

A stronger community certainly benefits the banking business. At a time when many rural areas are struggling, DeMotte is enjoying new housing development and population growth. The involvement, however, for the bank goes much deeper.

“We have very little turnover among our officers. A lot of us have been here for a long time,” Goetz notes. “The community is very healthy and vibrant. We have a lot of entrepreneurs, a lot of pride here.”

More than money

As a leading corporate citizen, DeMotte State Bank contributes financially to a large variety of community events and activities. Hands-on involvement, though, is what is most important, says Pat Kopanda, outreach coordinator for the DeMotte Chamber of Commerce.

“They sponsor everything. If it’s something big going on, DeMotte State Bank is going to be there,” Kopanda remarks. “Don lives here and has always been a community person. Their people get involved and go out and do the work that needs to be done.”

Customers can count on DeMotte State Bank to assist them financially and in the community.



The annual Touch of Dutch parade, celebrating the town’s heritage, is a featured event each year. Bank employees are involved in every phase of planning and executing the event that includes more than 100 units.

The bank took the lead several years ago when the town found itself without holiday decorations. It worked with the local chamber on a project to install flags throughout town following the September 2001 terrorist attacks. Kopanda recalls Goetz being up on the ladder and putting the flags in place.

The list goes on:

- DeMotte State Bank is one of the corporate sponsors of Kankakee Valley High School, helping fund athletic programs at a time when schools are facing financial challenges
- Strong employee participation in the annual American Cancer Society walk, with additional dollars raised through car washes and similar events



The Touch of Dutch parade is one of many events that elicits total involvement from bank staff.

- Working with a recently added Junior Achievement program to go into classrooms and teach students about financial responsibility

Even the almost business tradition of Casual Fridays, termed Dress Down Days at the bank, provides a community benefit. Employees pay \$1 to participate, with a committee determining the local organization that will receive each department's donation.

"It might be easier sometimes to just write a check," Goetz points out. "The money is nice, but it's really about the people. We want to get our people out there working and helping out."

Expanding reach

The bank headquarters moved from its original location to a new facility in the early 1970s. That current main office has been expanded five times to meet growing needs.

In the mid-1980s, changes in the regulatory structure prompted a wave of consolidation in the banking industry. Not only did the board of directors determine it was best to remain a locally owned and operated institution, but the new structure would allow the bank to expand into other communities.

DeMotte State Bank entered the following markets: Morocco (1987), Lowell (1991), Knox (1992), Wheatfield (1995), Hebron (1996) and Cedar Lake (1999).

"We've tried to position ourselves in communities that once had community banks," Goetz explains. "These are places that had community banks that are now gone. Some people working for us did work in the big bank environment." Noting that it's not a criticism of his competitors or any others in the industry, he adds, "The larger institutions just cannot be as sensitive to the needs of the people."

Goetz describes the local competition as very keen, which is good for customers and residents of the community.

Despite growth from two employees and \$10,000 in assets in 1917 to more than 130 employees and \$247 million in assets in 2004, DeMotte State Bank stands by the same motto: "Dream it ... together we can achieve it."

The company continues to do so each day.



Don Goetz explains the importance of bank participation in the community.

INFORMATION LINK

Resource: DeMotte State Bank at (219) 987-4141 or www.netdsb.com