



The great thing about a loan officer
who raises cattle?
Joan doesn't fence in her customers.

WHILE WE'RE ALL HAPPY TO LIVE IN AN AREA NOTED FOR ITS FARMING, most of us do not enjoy being herded around by conglomerate banks.

With 60 head of cattle, Joan Ard does plenty of herding at home. Her 35-year career in banking has been about focusing on wide-open possibilities. And never have the horizons been wider.

Her approach could be described with words like respect and responsibility. But Joan prefers a simpler way of putting it: banking without the bull.



Joan Ard
Vice-President,
Consumer Loans

Here for You.

Finally, there's a bank as unique as the people and places it serves.



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BALDWIN COUNTY

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