

Advantages of Banking with a Locally Owned Community Bank



- Brighton Bank's focus is on meeting the financial needs of local families, small businesses and communities where our customers live. Conversely, many larger banks are structured to place priority on serving large companies and corporations.
- Unlike many larger banks that take deposits in our state and lend them to customers outside our state, Brighton Bank is locally owned so our deposits benefit the cities and neighborhoods where our customers live and work. This helps our local communities grow and remain vibrant.
- Brighton Bank's CEO, President, Managers and Officers are accessible to our customers. They are deeply involved in the local communities they serve. At larger banks the President and decision-makers are rarely accessible to answer questions or meet with customers. At Brighton they are just a phone call away.
- Brighton Bank considers the character, capacity and any special circumstances when making loans to its customers. On the other hand, many larger banks focus on strict, impersonal criteria including credit scoring to make lending decisions without consideration of the customer's individual situation.
- Brighton Bank offers prompt decision-making on all business and consumer loans since decisions are made locally. Often in larger banks credit decisions are centralized and made by individuals that reside out of state.
- Brighton Bank is a small business so we understand the needs of small business owners. The Bank's primary focus is serving small businesses, their owners and the local families that reside within our community. We focus on individuals not just the numbers.

