

THE *Independent* LIFE

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A Newsletter For Customers and Friends of Bank Independent

SUMMER 1996

A MESSAGE FROM OUR NEW PRESIDENT

The issues facing the banking industry today are complex, ranging from the mix of products offered to personal versus electronic customer interaction. But, unlike large banks, who must adapt their services to fit everyone across a diverse area, Bank Independent, a true community bank, can concentrate our efforts on you, our Shoals customer, exclusively.

We solicit your opinions about our services as well as suggestions of how we can make banking with us better. And we are striving to implement those changes and additions you, our customers, want.

As you may already know, we have installed Automated Teller Machines at four of our bank locations in Colbert and Lauderdale counties. You may now receive a Bank Independent Visa Check Card which will enable you to access ATMs the world over. These Check Cards may also be used to make purchases, which will automatically be debited from your checking account, wherever Visa is accepted.

Another exciting area under development is a Bank Independent site on the internet. As an on-line vehicle for computer users to access up-to-the-minute

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Bank Independent Announces Management Changes

Maybe it was the snow and ice that greeted him on his return from a Florida vacation. Or his upcoming birthday. Or his desire to spend more time playing golf, gardening and boating. Whatever the reason, Mr. Ware surprised the Board of Directors at their regular meeting on February 12, 1996, by announcing his plans to retire at the end of April following his 65th birthday.

Having served on the Board of Directors since 1966, Mr. Ware was named President of First Colbert National Bank in 1973. At that time, the bank had \$11 million in total assets with three offices serving Colbert County. Under his leadership, Bank Independent has grown to \$250 million in total assets, with ten offices serving both counties in the Shoals.

The Board of Directors elected Macke Mauldin as Mr. Ware's successor and new board member. Additionally, the Board promoted Joe Cobb to executive vice president and appointed him to the Board as well.

Macke graduated from Auburn University in 1982 with a degree in Finance. He joined First Atlanta Bank after graduation and served as a vice president in the Atlanta Corporate Division before joining Bank Independent as vice president of Business Development.

Joe joined Bank Independent in 1986 as a senior vice president and loan officer. He has more than 35 years banking experience and is a graduate of Auburn University and the School of Banking of the South at LSU.

Both Macke and Joe are very active in the Shoals community. Macke is past chairman of the Shoals Chamber of Commerce, Chairman of the Board of Directors of Riverbend Center for Mental Health, past president of the American Heart Association, former trustee for the United Way of the Shoals, and a director of Downtown Florence Unlimited.

Joe is former chairman of the Shoals Economic Development Authority, active in the Shoals Area Home Builders, and a member of the Exchange Club and the Shoals Area Chamber of Commerce. Other officers elected by the Board of Directors include JoAnne Beck, Don Miller, Laura Moody, and Jerry Wages, as Senior Vice Presidents of the Bank.

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information on BI, our site will also allow you to calculate loan payments, compound savings account balances and, eventually, to do your banking electronically. Attention to new technology which will better serve our customers here at home will continue to be a goal for us.

So you could say that banking with Bank Independent is having all the personal attention of a real community bank while having your own window to the world of technology.

But please remember, our success depends on how well we serve your needs, so we value your input. If you are an on-line subscriber please E-mail us at president@bibank.com And, as always, I welcome you to visit me personally at my office on Pine Street in Florence.

Macke Mauldin
President
Bank Independent



SERVING OUR FRIENDS AND NEIGHBORS

"We live where we work." During the past year, you probably saw or heard that statement in our advertisements. But there's something else we'd like to add: "We work where we live." Even after banking hours, you'll find BI team members serving the community. To help friends and neighbors in need, they're involved in volunteer activities like these:

CEREBRAL PALSY TELETHON

If you tuned in to WOWL Channel 15 the first weekend in March, you're sure to have seen the local Cerebral Palsy Telethon. And if you watched from 10PM to midnight, you may have seen some familiar faces. BI team member Don Miller recruited Kaye Jones, Melissa Ekman, Nicki Wilson, Beth Wright, Deloris Thornton, David Kern, Buddy Whitlock and Joe Cobb to answer phones. Team members not on the set were busy calling in their pledges. Before the night was over, we helped raise \$132,642 for children with cerebral palsy.

BOWLING FOR KIDS' SAKE

March 9th separated the men from the boys (and the women from the girls). That's when three BI teams bowled for Kids' Sake. Derek Pepper, Malania Philips, Gena Bowling, Jeff Streit, David Kern, Mary Messer and her son Quinn, Elizabeth Gargis, Connie

Young, Sonya Scott, Peggy Young, Beth Wright, Terry Brewer, Nicki Wilson, Julie Crane, Vickie Fowler and Buddy Whitlock teamed up to help children in need. High scores for the day were Elizabeth "No Gutter" Gargis with 155, David "Strike" Kern with 166, and Derek "Killer" Pepper with 134. The event raised \$18,500.

DISTRICT SERVICE LEAGUE

We sang. We danced. We stole the show. At least that's the report we got from the 1996 Muscle Shoals District Service League Follies. Talented BI team members Pam Clepper, Heather McCollister, Brad Grissom, Jeff Streit, Morris Lentz, Tanya Crittenden, David Kern, Elizabeth Gargis, Buddy Whitlock, and Macke Mauldin entertained thousands with their singing and dancing. According to those who participated, the hit of the show was Morris Lentz, who gave a solo performance of "Mariah." The evening raised over \$60,000 for Shoals charities.

