

FCDC NEWS

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FCDC Member Feature

I am excited to feature another great member of the Franklin County Development Council, Mid America Bank, another of our financial partners that is making a difference in our community. Dave Hill is the founder and President of the bank. In addition, our FCDC Vice President, Casey Lytle, operates the Wellsville Branch of the bank. So, we have a strong connection to Mid America Bank.



Dave has 40 years in banking and started a mortgage company in 1995. This transitioned into Mid America Bank in 1997. They are celebrating 25 years of serving their community as Mid America Bank. They have grown to four locations, Baldwin, Wellsville, Lawrence, and Gardner. The bank started with \$8 million in assets and has grown to over \$325 million in bank assets plus \$410 million in home mortgage loans. So, today they are managing \$735 million in total assets. They have also grown from 7 employees to over 58 today.

Mid America Bank specializes in real estate lending. In the past two years they have averaged 1,430 loans per year. They keep the servicing rights on their loans and currently service \$410 million in loans. This activity in loan generation and servicing requires twelve employees to process loans and six people to service them. These are great jobs that are provided in our community and surrounding areas. With the central office in Baldwin, Mid America Bank is the number one real estate lender in Douglas County.



The Wellsville office was opened eight years ago. It started at \$3 million and has grown to \$45 million in that time frame. This is exceptional growth and a sign of tremendous service here in Franklin County from the Wellsville branch. The Baldwin branch also has a significant Franklin County customer base for both deposits and loans.

Mid America Bank is a family-owned bank. They also consider all of their employees as part of the family. This small-town community banking means they invest their deposits back into the community via the lending operations. In addition to the investment through loans, the bank is also a philanthropic partner of the communities they serve. Dave says, "You can't have a great bank, without a great community, so local community re-investment is really important."

The bank has built the business on personal relationships with customers and the community. While they fully utilize the latest technology, this is done without forgetting the importance of the personal relationships and contact they enjoy with their customers and community.

Dave operates under the principle of the Four P's. Product, Price, Process, and People. You must have a quality product, at the right price, with a customer friendly process, which emphasizes the people that work at the bank and the customers that the bank serves.

FCDC is proud to call Mid America Bank as a member of the organization. Their investment in FCDC is just one of the investments they make in our community. If you wish to learn more about Mid America Bank, check them out at <https://www.mid-americabank.com/>.

It is a GREAT day to live in Franklin County!

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