

# Hometown CHAMPIONS:



Communities across Pennsylvania are growing and thriving because their community banks care. The service and commitment demonstrated by community bank employees keeps customers faithful, and their sincerity keeps others hopeful. It is because of these employees that communities across the Commonwealth are thriving and becoming better places to live and work.

When it comes to community banking in Pennsylvania, the uniqueness, talent and attributes of the 14,000 individual community bank employees combine to make the entire industry greater than the sum of its parts.

As we travel across Pennsylvania, we meet community bank employees from many different backgrounds. Some are new to the industry, others have worked their entire careers in it. No matter how long these employees have been involved in community banking, they all share a common thread – a love for their community. They truly are the ones responsible for #KeepingTheLightsOn in their hometown.

As part of an ongoing series, each month we will be featuring brief interviews with these community bank employees, these “Hometown Champions”. Through these interviews, we hope to gain some insight into what makes the community banking industry great in Pennsylvania.

This month, we chat with the hometown champions from PennCrest BANK, serving customers in Blair and Cambria Counties for more than a century. They are truly a part of their community, standing by them through good times and bad, never wavering from their mission. PennCrest BANK prides themselves as being there to fulfill their community’s banking needs with high-quality products and unsurpassed service. When they meet a product or service goal, they set their sights higher, always striving to exceed customer expectations.

*Jamie Chwerchko*

TRAINING SPECIALIST

**PACB: HOW DID YOU GET INTO COMMUNITY BANKING?**

*Jamie:* In January of 2009 I answered an ad in my local newspaper for a part-time bank teller position at (then) C&G Savings Bank. By the end of that same year I transferred to a full-time position at the Main Office in Altoona. While there I was given the opportunity to work closely with the Operations Department and learn more about the back-office processes of the bank. In late 2010 I became the Training Specialist and have thoroughly enjoyed the position ever since!

**PACB: WHAT IS THE MOST REWARDING ASPECT OF WORKING IN COMMUNITY BANKING?**

*Jamie:* Working in any aspect of community banking can be very rewarding and fulfilling, but as the Training Specialist I not only get to work with some of the best-established banking professionals whom I consider to be great role-models, but I also have the privilege of working with each new employee that starts their career at PennCrest BANK. My position provides interesting and new challenges every single day. When I was a little girl I always dreamed of being a school teacher. Although I’m not in a school classroom, this position has given me the chance to live out my dream of teaching. I have had the opportunity to meet and train many incredibly talented, motivated and creative customer-oriented people. I think that success depends on your commitment to both the bank and its customers, as well as, your desire to develop new knowledge and skills. With the proper guidance and training, a positive attitude and the ability to work well with others and adapt to change is all that it takes to create some really fantastic new banking professionals! Nothing is better than getting to participate in and experience that kind of transformation!

**PACB: PEOPLE ALWAYS WANT A DEFINITION OF “COMMUNITY BANK,” WHAT’S YOURS?**

*Jamie:* If I had to define a community bank, I would say that it’s a bank that treats their customers like family. It’s a bank that makes decisions based on relationships and what’s in the best interest of the people and businesses that live in the community it serves. A community banks employees and customers truly are neighbors and friends from the same hometown and a community bank treats their customers as people, not account numbers. My community bank is constantly striving to exceed our customer’s service expectations and make them feel valued!

**PACB: TELL US SOMETHING ABOUT YOURSELF THAT MOST PEOPLE DON’T KNOW.**

*Jamie:* I have a new found fascination with Renaissance Festivals! It’s somewhat of a recent development. My husband, daughter and I attended our first ever Renaissance Festival last summer while visiting with family in Michigan and I instantly fell in love with everything about it! The people, the costumes, the music, the atmosphere – I just can’t get enough! We weren’t able to make it to nearly enough before the festival season wrapped up, so we have vowed to attend as many more as possible in the future!



# PENNSYLVANIA'S *Community* BANKS.



**PACB:** WHAT IS THE 5TH PICTURE IN YOUR CAMERA ROLL ON YOUR PHONE, AND CAN YOU PLEASE SHARE THE STORY BEHIND IT?

*Jamie:* My oldest niece Amber (with whom I'm very close) is getting married next fall! I was thrilled when she invited me to go dress shopping with her and the fifth picture in my camera roll is when she said "yes to the (wedding) dress."

She and her fiancé Lyle are planning a September 2019 wedding in which I will be a Matron of Honor! Amber and Lyle live in Coal Center, PA with their German Shepard Layla.

## Sara Byrne

BRANCH MANAGER

**PACB:** HOW DID YOU GET INTO COMMUNITY BANKING?

*Sara:* I started as a part-time Teller in 2005. I like the way the community banks function with our service geared towards the community.



**PACB:** WHAT IS THE MOST REWARDING ASPECT OF WORKING IN COMMUNITY BANKING?

*Sara:* It's almost like a small town home environment, we know the customers as they walk in the door. Being a bank of only seven branches, we the employees utilize the talent between all of us. We have the opportunity to work together as a team.

**PACB:** PEOPLE ALWAYS WANT A DEFINITION OF "COMMUNITY BANK," WHAT'S YOURS?

*Sara:* When I think of "community bank" it is a place where you can do your banking in a warm and friendly environment where customers are treated as a person not a number.

**PACB:** TELL US SOMETHING ABOUT YOURSELF THAT MOST PEOPLE DON'T KNOW.

*Sara:* I enjoy being successful in what I do.

**PACB:** WHAT IS THE 5TH PICTURE IN YOUR CAMERA ROLL ON YOUR PHONE, AND CAN YOU PLEASE SHARE THE STORY BEHIND IT?

*Sara:* The 5th picture in my phone camera is a Christmas picture of my daughter Emma. My family went to the Altoona mall to get a picture with Santa Claus. We took pictures of Emma in front of the tree while we were waiting to meet with Santa.



## Melissa Hallinan

CONTROLLER

**PACB:** HOW DID YOU GET INTO COMMUNITY BANKING?

*Melissa:* I worked in public accounting and saw a great opportunity at PennCrest BANK and I went for it! I never looked back!

**PACB:** WHAT IS THE MOST REWARDING ASPECT OF WORKING IN COMMUNITY BANKING?

*Melissa:* The most rewarding aspect is the hometown feel and serving the community!

**PACB:** PEOPLE ALWAYS WANT A DEFINITION OF "COMMUNITY BANK," WHAT'S YOURS?

*Melissa:* My definition is keeping it local/support the local economy. Knowing your customers and their needs.

**PACB:** TELL US SOMETHING ABOUT YOURSELF THAT MOST PEOPLE DON'T KNOW.

*Melissa:* I worked at an optometry/ophthalmology practice before I started my journey to the accounting world. After five years of eyeballs, I decided to go back to college and get my bachelor's degree in Accounting. I previously had an associate's degree in business. I met my loving husband at the eye practice. We have been married for 13 years.

**PACB:** WHAT IS THE 5TH PICTURE IN YOUR CAMERA ROLL ON YOUR PHONE, AND CAN YOU PLEASE SHARE THE STORY BEHIND IT?



*Melissa:* The picture is of my daughter Sofia, 10, and Elianna, 2, at the Living Treasures in New Castle, PA. They were petting a wallaby. The day was wet as it rained a lot during the morning. They loved feeding the animals especially the giraffes! Their tongues are super-duper long!



*Christopher Nagle*

LOAN OFFICER II

**PACB:** HOW DID YOU GET INTO COMMUNITY BANKING?

*Chris:* I have been in community banking since April of 1995 when C & G Savings Bank (now PennCrest Bank) hired me.

Prior to that, I worked for much larger banks. The differences are varied, but since I have worked in both, I much prefer community banking.

**PACB:** WHAT IS THE MOST REWARDING ASPECT OF WORKING IN COMMUNITY BANKING?

*Chris:* Community is the key word about how to describe what is rewarding about working in community banking. We are so deeply woven into the fabric of our community. We care about the people that we serve because they are our neighbors and friends. We are not beholden to a higher power when decisions are made.

**PACB:** PEOPLE ALWAYS WANT A DEFINITION OF "COMMUNITY BANK," WHAT'S YOURS?

*Chris:* My definition of "community bank" would be a willing partner and helpful friend in the areas that we serve.

**PACB:** TELL US SOMETHING ABOUT YOURSELF THAT MOST PEOPLE DON'T KNOW.

*Chris:* This is a tough one. Well I ran and completed the 2002 Marine Corps Marathon. I was also basketball teammates in elementary school with two future NBA players (Doug West and Mike Iuzzolino). Unfortunately, that is about the time that I reached my peak while they continued on to greatness.

**PACB:** WHAT IS THE 5TH PICTURE IN YOUR CAMERA ROLL ON YOUR PHONE, AND CAN YOU PLEASE SHARE THE STORY BEHIND IT?

*Chris:* The fifth photo on my phone goes back awhile. It is a photo of my son's science project when he was in 6th grade. He is now a senior in high school. It appears to be about Metal Attraction. He did a wonderful job, as usual. I am first and foremost a proud dad. 



**1** What is PACB's NextGen "U"?

PACB's NextGen "U" is the pinnacle of online professional soft skills training for career success.

**2** What is the purpose of PACB's NextGen "U"?

NextGen "U" will help individuals navigate the 16 types of "professional experiences" they MUST master to successfully manage their career.

**3** What are PACB's NextGen "U" curriculum tracks?

NextGen "U" is divided into four tracks: Personal Development, Thought and Character, Connecting with Others, and Community.

**4** What will PACB's NextGen "U" cost?

NextGen "U" is competitively priced, starting at just \$125 per module, \$400 per track, and \$1500 per person for the entire curriculum.

INTRODUCING  
**NEXTGEN "U"**  
resources to fast-track your career »

powered by: **PACB**  
Pennsylvania Association  
of Community Bankers

FOR MORE INFORMATION & TO REGISTER  
YOUR TEAM, PLEASE VISIT **PACB.ORG** TODAY!