



Managing Your Banking Relationship

Moderator:

Thomas Yankanich, CPA,
Director, Kreisler Miller

Panelists:

Jonathan Hoke,
Commercial Banking Team
Leader, Fulton Bank

Bob Long, Vice President,
Relationship Manager,
PNC Bank

Evan Witmer, Vice President,
Commercial Lending,
Meridian Bank

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Agenda

1. Why is it important to have a good relationship with your banker?
2. Ways to facilitate the relationship with your banker?
3. Introduction and commentary from panelists
4. Q&A with panelists – General discussion



Polling Question

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Why Is It Important to Have a Good Relationship with Your Banker?

- Who are your key advisors?
 - Accountants
 - Attorneys
 - Insurance Agents
 - AND...BANKERS!
- How can they help your business?
 - Assist in developing other professional relationships
 - Facilitate introductions to vendors/potential customers
 - Help assess financial readiness to meet the goals of your business
 - Serve as an advocate for your business



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How Do You Facilitate the Relationship with Your Banker?

- COMMUNICATE! COMMUNICATE! COMMUNICATE!
- Meet regularly
- Keep promises/meet deadlines
- Avoid surprises – don't always talk about the good of your business
- Request their input
- Treat them as a partner
- Sharing budgets/projections
- Bank covenants
- Financials



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Polling Question

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Introduction to Panelists



Jonathan Hoke
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Banking Team Leader
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Bob Long
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and Relationship Manager
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Evan Witmer
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Contact the Presenter



Thomas C. Yankanich
Director, Audit & Accounting and Government Contracting and
Architecture and Engineering Industry Group Co-Leader
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Tom has a wide range of experience providing business advisory services and traditional audit and accounting services to a variety of businesses, including government contractors, engineers, architects, manufacturers, distributors, retailers, and not-for-profit organizations. In addition, Tom serves as the audit director on several of Kreischer Miller's employee benefit plan engagements. He also serves as a member of the firm's ESOP Group. Tom has assisted clients with various business advisory services including acquisition due diligence, quality of earnings reporting, Paycheck Protection Program (PPP) loan advisory services, and bank refinancing.



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