

# Keeping up with the Times

**Parke Bank is helping its customers adapt to the digital banking world without losing its community feel and small-town touch.** BY JULIE SHANNON



**J**ust about everyone and every sector had to adapt in some shape or form to the changes brought on by the COVID-19 pandemic. The banking industry in particular was impacted greatly, as it forced a shift to a new digital banking model.

For Parke Bank, a community bank that thrives on face-to-face interaction and building in-person relationships with clients, it was a big shift. Although digital services have been in place for some time, many of Parke Bank's customers have been doing their banking the same way for a number of years.

"Unexpectedly, the paradigm was impacted, and they asked, 'How can I still do my banking?' Suddenly, they learned our bank offers digital services and they can do a lot of their banking digitally," says Executive Vice President and Chief Operating Officer, Guy Gallo.

Through this transition from in-person to digital banking, Gallo and his team kept their focus on their customers, navigating them and offering support any way they could.

"The most important thing is keeping our customers and their needs in mind and not trying

to force our service a certain way. We have to be flexible," he says. "Throughout the past 10 months, we've had to look at our customers' needs, what are they looking for, how do we support them in trying to accomplish their goals?"

"The push to digital is increasing, on some levels it is more pronounced. I think what it has forced some customers to do, is to look more at the services we offer. It's not that the bank didn't offer a certain service, the customer got into a routine, did their banking a certain way and it worked for them."

Gallo says it's about educating customers on what digital banking can do for them while Parke Bank has all the protections in place to ease their minds.

"It's not just a matter of saying we can open an account in 30 seconds," he says. "Are we safeguarding customer information? Are we keeping

that information confidential? These are some of the key things people look for their bank to do."

To help with the transition to digital, Parke Bank is there to address all of its customers' concerns. As they were pre-pandemic, Gallo and his team are just a phone call away.

"People still want communication. Whether it's digital services or not, they still like talking to people and having open communication, and we have to be able to do that for them," he says.

That includes being able to reach an executive like him without having to jump through hoops.

"Is a customer going to magically get the chief operating officer of a big bank on the phone? Here at Parke Bank, there's a person answering that call," Gallo says. "If someone says they need Guy, I tell them to send up the call. We're a high-touch bank, we want to work with you to be successful. At the same time, we may make mistakes, and we want to hear about it, so we don't let it happen again. That's a commitment."

They are also committed to making changes when possible. Senior Vice President and Chief Lending Officer, Nick Pantilione, recalls a recent situation in which a longtime customer wanted to use a specific product for his banking needs—a product that Parke Bank didn't offer at the time.

"QuickBooks can link to online banking and we didn't have that capability. We obtained the product and that's an example of how we work with our clients," Pantilione says. "The customer is a loyal client, we wanted him to stay with us, so we worked out a way to get a product our clients needed. We are absolutely keeping our eyes open and moving along with our clients and what their needs may be. It's going to be ever changing with more products coming out. It's absolutely something we need to stay flexible with."

With all the changes that have taken place over the past 10-plus months, the one thing that hasn't changed is Parke Bank's commitment to its customers. If anything, it's become more apparent.

"Our founders sat here in Gloucester County and came up with the idea of this bank 21 years ago, and our growth has been organic since then," Gallo says. "We stay focused on the customer, being efficient and profitable so we can continue to service our customer. That's who we are." ▶



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