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## Keeping It Local

Community First National Bank in Manhattan, Kansas, focuses on putting customer relationships first.

“**M**any banks these days have a sole focus on efficiency and pushing customers to bank remotely. We would rather see our customers in person,” says Rob Stitt, president of Community First National Bank (CFNB). “When you walk into the bank, we greet you right away and strive to make you feel welcome. Every business emphasizes quality customer service, but we built our bank on making sure that our service actually reflects a first-rate level of service. If a customer needs assistance, we answer questions and fix problems in person, right away. It feels good to provide that kind of service.”

Chartered in 2001, CFNB was founded as a locally owned and -managed community bank. During that time, many local banks were being acquired by big banks, which were siphoning the community’s money into large financial institutions with few ties to the area.

While working at one of those large institutions, Stitt realized that his community was on the verge of losing something valuable.

“I’ve seen what happens when a bank is operated by out-of-town management, and it’s usually not beneficial for the staff or community,” says Stitt. “In response, a group of local investors, myself, and my team started CFNB, and we followed the concept of putting our customers first. We want them to know and trust everyone at the bank—from the tellers, to the loan officers, to the president.”

### Focus on Customer Service

“We all know how frustrating poor customer service can be,” Stitt says. “CFNB customers don’t have to worry about getting through an automated system for a quick question. When you call us, real people pick up the phone.”

As Stitt sees it, this personal approach is one of the cornerstones of community banking. Unlike larger banks, where decisions are often made by lending teams in other states, CFNB is able to take a truly personal approach. For example, if a borrower is facing financial challenges, they can talk through options with their local lender.

“Everyone has times in their own lives when things don’t go as planned,” Stitt says. “Because we know our customers personally, we can help them work through their problems. That’s just part of what being a community bank means.”

Another important element of CFNB’s success is continuity. Stitt notes that the bank strives to maintain a low turnover rate, allowing customers to develop trusted relationships with staff. When business customers need advice, the team at CFNB can offer insights gained from decades of local market experience.

“We work with a lot of small businesses,” Stitt says. “We know many people in the community, and we’ve seen what has worked for other businesses in the area. We’re able to offer real guidance, which also gives us some flexibility in making loans with a range of options that can help borrowers achieve their goals.”

Even though its primary focus will always be on local community, CFNB’s success has allowed it to start a division called Community Leasing Partners. This division puts together municipal lease financing for fire trucks and emergency-related assets all over the United States. A secondary market loan division handles home loans, single-family rental loans, and reverse mortgages across the entire United States, and the bank reinvests its profits back into the local community.

While the bank prides itself on taking an old-fashioned approach to customer service through perks like popcorn, pop, and cookies in the lobby for customers and a huge customer appreciation party every year with free food, live music, and cash giveaways Stitt notes that CFNB proudly offers the same modern technology that customers have come to expect.

“We offer mobile apps, peer-to-peer payments, and online banking just like the big banks,” Stitt says. “However, it’s really our ‘people technology’ that makes us different. CFNB is a truly special place.”



ABOVE: The Community First National Bank management team.

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