

SNB is an integral part of the life and practice of a successful dentist. Based on a relationship that began in high school, SNB is now helping this dentist save time and make more money.



**SNB CASE STUDY:
DENTAL**

For Dr. Raymond Cohlmia, DDS, SNB is a partner in his success. From completing dental school to assisting in the growth of his practice, SNB is helping him achieve economic freedom through services that cater to his needs. The one-on-one banking experience with SNB brings new efficiencies that help him spend less time dealing with business issues and more time with his family.

Dr. Raymond Cohlmia has a banking relationship with SNB dating back to his days in high school, when he worked at a grocery store. Through college, dental school and now as a practicing dentist, that relationship has evolved from a single checking account to an array of financial services.

Dr. Cohlmia began his practice in 1988. He was fresh out of dental school and had a lot of debt. His first year gross production was about \$60,000, with only a small percentage of that as income. He worked several jobs early in his dental career to make ends meet. SNB was there to help him carefully grow his practice, as well as provide a line-of-credit for personal expenses.

Today, Dr. Cohlmia has an extremely successful and profitable practice. Along the way, SNB has financed 12 growth spurts involving remodeling and/or new equipment with the most recent being a \$200,000 renovation. "SNB has been with me all along," said Cohlmia. "I've probably had 20 to 25 different loans over the last 15 years. These loans from SNB have helped us grow; helped fuel our business."

The SNB Difference

With no shortage of financial institutions available and willing to serve his needs, why has Cohlmia stayed with SNB? "It is the people, like my personal banker," responds

Cohlmia. "SNB focuses on doctors and dentists, so the service is personal and tailored to my individual business. This type of customization and personal banking experience is what makes me feel like we are a part of SNB. It is not too big of a bank, even though I know SNB is diversified and much larger than just the branch I work with. But as far as my part of the bank – that is my bank and those are my people. My personal banker at SNB is as important to me as I am to him. That personal

feeling is what makes it work for me. When I call, I'm talking to people who know me. I'm not talking to computers."

High-Touch, High-Tech

The insight SNB has into the dental profession is clearly of value to Cohlmia. "Dentists work in an autonomous environment," says Cohlmia. "That is what dentistry is today. I'm focused, and I control my environment." The degree of



Dr. Raymond Cohlmia, DDS



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autonomy in which Cohlmiia operates makes him a big advocate of online banking services. “I do more things online than most people do. I can make my own loan advances and transfer my own money. But I know I can still call and get one-on-one service when I want or need it. Most banks are taking one direction or the other. But SNB provides the high-tech avenues for banking, without denying me that personal, one-on-one service. SNB has both. Other banks aren’t giving you a choice. When I talk to friends who don’t bank with SNB and they are having trouble with online banking services, they don’t have a personal representative to help them like I do; they don’t feel like they own a part of their bank.”

“Even for things that would normally require a bank visit, I don’t have to go to the bank. SNB comes to me.”

The concierge-style service SNB offers provides Dr. Cohlmiia with what he desires the most – time. “I’m at the stage of life when I’m looking for efficiency and ways to make more money. This is what makes SNB great. I get the services I need, the way I need them. My time is becoming more and more valuable, because I want to spend less time doing business and more time with my kids and family.”



Dr. Cohlmiia at his desk, where he chooses to do most of his banking.

Dr. Cohlmiia doesn’t talk to his SNB banker as much as he used to because he is banking more online. But he knows that if he needs personal attention, he’ll get it with just a call. “If I have a problem, I simply call with my need. Even for things that would normally require a bank visit, I don’t have to go to the bank. SNB comes to me.”