

Fra Noi[®]

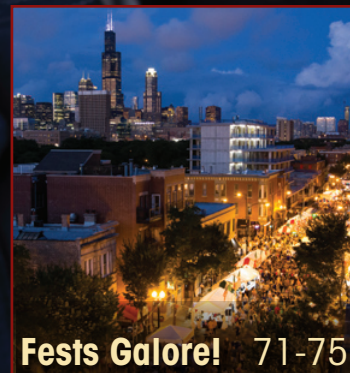
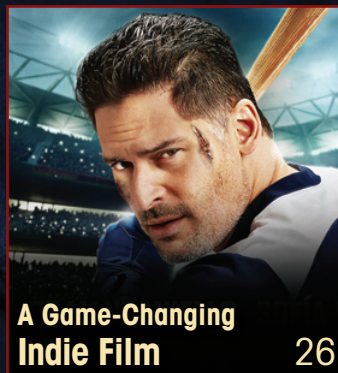
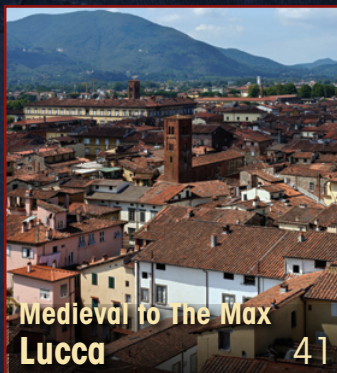
Chicagoland's Italian American Voice[®]

Head shot of Ryan Chiaverini by Paul Elledge. Courtesy of ABC 7 Chicago.

EMBRACE YOUR INNER ITALIAN[®]

Windy City loves **RYAN CHIAVERINI**

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\$2.00



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Pan American Bank & Trust Helps Everyone Dream Bigger

"A local business depends on their community and bank. We feel the same way. We depend on our local businesses to partner in fueling growth in our communities."



Nicholas S. Giuliano
Chairman



Frank C. Cerrone
President, Chief Executive Officer

At a time when many community banks have been forced to merge or be acquired, Pan American Bank & Trust has emerged as a true story of tenacity and dedication. By putting their clients, communities, and employees at the heart of what they do, bank leadership has charted a course toward long-term independence and success. Pan American Bank & Trust has always embodied the true meaning of business and community banking.

"We're living proof that, with hard work, a clear vision, and solid ethics, anything is possible," says bank Vice President Victoria Garofalo. Principles like fairness, transparency, responsiveness, and trust aren't just buzzwords at Pan American Bank & Trust; they're core values lived daily. According to Garofalo, those values flow from Chairman Nicholas S. Giuliano and President and CEO Frank C. Cerrone.

Before Giuliano and Cerrone partnered a decade ago, Pan American Bank was a small enterprise with two branches and only \$30 million in assets. With \$370 million in assets, Pan American Bank & Trust provides personalized banking for businesses and individuals across the six Chicagoland communities its branches serve including; Melrose Park, Palatine, Little Village, Sauganash, Bloomingdale, and Bellwood.

Pan American Bank & Trust offers a full suite of products and services for business and consumer clients as well as Treasury Management services architected to meet your unique business needs.

However, it's evident that Pan American Bank & Trust's success is due to much more than a full range of services. "We're committed to strengthening relationships with every one of our clients. Those relationships are the bridge that leads to true success for everyone," Cerrone says.

That philosophy gives clients unparalleled access to top management. "When you're building a business, you need a banker who is a partner. An expert who is always available to support and advise you as your business navigates through various phases of growth and change," Giuliano says. "Our commercial clients deal directly with decision-makers."

Pan American Bank & Trust also feels a deep sense of commitment to the communities it serves. "We also always do the right thing for our communities, which is creating jobs, building infrastructure and lending locally," Cerrone notes, "A local business depends on their community and bank. We feel the same way. We depend on our local businesses to partner in fueling growth in our communities." Pan American Bank & Trust puts more than 80 percent of its deposits back into the community, generating nearly 2,000 local loans totaling more than \$680 million since 2008, creating or retaining more than 3,200 new jobs, and developing or rehabbing almost 140 million square feet of commercial space.

The bank also offers a Women in Business Club as well as a Golden Club for seniors. Employees from every level, including management, volunteer throughout the year in the communities they serve. Along the way, Pan American Bank & Trust has earned an "Outstanding" rating for exceeding the terms of the Community Reinvestment Act (CRA) while serving as one of only 137 Certified Community Development Financial Institutions in the country. "We are a purpose-driven organization," Giuliano says. "Our intent in everything we do is to ensure there will be a positive impact. It's woven into our culture; it's who we are."

Bank leadership also puts an enormous amount of effort into hiring, training, retaining and promoting quality employees who share their vision. "It's not just about hiring a resume, it's about hiring someone who's a cultural fit for Pan American Bank & Trust, and then developing a career path for them," Giuliano explains. "Our employees are passionate and committed, because they know there's an opportunity to build careers here, to build lives here." On the desk of every Pan American Bank & Trust employee sits a cube with their name on it, which also spotlights the bank's mission, values, vision, and position. That commitment earned Pan American Bank & Trust praise from the nationally renowned industry publication, *American Banker*, as one of the Best Banks to Work For in 2018. Cerrone says, "We enjoy what we do. We look forward to connecting with our clients, seeing their businesses prosper and helping our communities thrive and excel to higher levels." 🌐