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Keeping It Local

Rayne State Bank & Trust Co., *Banking, Pure and SimpleSM*.

Rayne State Bank's motto is "*Banking, Pure and SimpleSM*." Although not complex, the motto highlights the overall customer experience when dealing with the personnel of Rayne State Bank. Call Rayne State Bank and a real person will pick up the phone. No menus, no outsourcing, and no runaround. Just a local, knowledgeable person who actually wants to help. And in an age of deteriorating customer service, that single act says everything about how the bank does business.

"We've built our reputation by responding to customer needs, being flexible, and getting the job done promptly," says William Taylor, President and CEO.

That promise of reliability extends far beyond community lines. Customers don't bank with Rayne State Bank just because they live close to the branches. They know they have a bank that they can trust to get the job done. One customer who moved to California never changed banks. Another local customer, with a project in Florida, chose Rayne State Bank because, as he put it, "I knew they'd be there when I needed them, and no one else would respond like they did."

No matter the distance, people return to Rayne State Bank because they trust what happens next. It's not just that someone answers the phone, but that they move things forward.

The right people are involved, decisions are made, and momentum isn't lost in red tape.

"When someone needs an answer, they're not delayed by waiting for a committee to meet," says Taylor. "Our board is involved, our lenders have the authority to act, and we don't waste time."

Rayne State Bank's management team and employees have hundreds of years of combined experience in the banking industry, serving customers at all levels.

"Walk into any branch and you're likely to be greeted by someone who's spent their entire career here and has no plans to leave," says Yvonne Menard, Chief Operating Officer, who has been at Rayne State Bank for 46 years. "Because of that familiarity, we can anticipate needs, identify any issues, and move loans from application to approval without unnecessary delays."

That stability traces back to the bank's beginnings in 1943, when a group of Acadia Parish businessmen opened Rayne State Bank with a simple goal of investing in their community. More than 80 years later, that mission continues to guide every decision.

Today, the bank manages over \$500 million in assets, a testament to its steady growth built on the same principles of trust and accountability. The results speak for themselves. Rayne

State Bank has consecutively earned a 5-star BauerFinancial rating since 2010, a distinction held by only a small percentage of U.S. banks. It's also been recognized repeatedly as one of Louisiana's top-performing community banks based on overall performance and asset quality.

"We don't hesitate," says Taylor. "Board members get involved. Employees answer their phones. The answer might be yes, it might be no, but it's always clear, fast, and honest. We operate this way because people depend on us. And when they say, 'Go to Rayne State Bank, they'll help you,' that's the best compliment we can receive."

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