



# Delta Trust & Bank

## A More Personal Approach to Banking

There is one question French Hill asks when he wakes up every morning: *Can I meet somebody today whose life I can improve through a super financial outcome?* As chairman and CEO of Delta Trust & Banking Corporation (DTB), Hill's aim is to provide every business and consumer a level of service and product selection they cannot find at larger, national financial institutions. It's the way banking used to be in Arkansas.

"There has been a significant deterioration of service from large financial chains," he says. "They often offer a homogenous approach with no customization to a particular client's needs. Being locally and privately owned, we can deliver customized solutions in a very personal manner."



French Hill, Chief Executive Officer

- Consumer Banking
- Business Banking
- Investments
- Trust
- Insurance

Local management means flexibility when it comes to such services as personal and business loans. The professionals at Delta Trust & Bank dig deeper than a standard loan application and a credit check; they ask questions and do research to better understand each customer's unique circumstances, so decisions are based on more than just the bottom line.

Families and family-owned businesses have depended on DTB since 1910 for banking, investment, trust and virtually every other financial service. But this Arkansas-based bank does more than safeguard customers' cash. It offers estate planning, long-term care insurance, assistance with buy-sell agreements and business succession services.

"We're getting back to what customers were used to five or 10 years ago, building relationships and helping them with other services such as legal and accounting," says Jim Shenep, executive vice president and trust manager.

### Competitive HSAs

DTB offers group medical benefits that provide excellent coverage at affordable rates. As an alternative to conventional health coverage, a growing number of employers and individuals are choosing health savings accounts (HSAs). Delta Trust & Bank boasts one of the most competitive rates for HSAs in the country with no monthly service fee.

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— French Hill, CEO

### Flexible IRAs

DTB also offers retirement plans, including custodial or self-directed individual retirement accounts (IRAs). These give customers more control over their investments, including the ability to place timber or farmland, commercial real estate, hedge funds or private equity into their self-directed IRAs.

"Most banks' IRA products are limited to certificates of deposit or mutual funds," Hill says. "We act as custodian for traditional or alternative forms of investment. That sets us apart."

### Women's Advisory Council

Delta Trust & Bank recognizes women's influence when it comes to financial decisions for their families and businesses. That is why it started the Women's Advisory Council – comprised of civic leaders, business owners, professionals and philanthropists – to provide varying points of view in making decisions that benefit customers and community. At DTB, community service is just as important as customer service.

"We work with a lot of nonprofits," Shenep says. "Just about everybody volunteers for something, whether it's a high school booster club, a hospital or some other charitable group."

"It's all about getting back to our roots and giving back to the communities that have served us well," Hill adds.

- Best Bank, 2002, 03, 05
- Best Investments, 2003, 04
- Best Mortgage, 2003, 04, 05
- Best Insurance, 2004

— Arkansas Democrat-Gazette, Best of the Best survey



Since  
1910

# DELTA TRUST

Delta Trust & Bank

Trust Is Our Middle Name

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