

# At First Sound Bank we are proud of our diverse set of clients

We strive to offer services that make your business a success and are happy to share with you some of our customers' thoughts about working with us.



## First Sound Bank

Innovative Business Banking. Your Way.



The Construction Industry Training Council (CITC) is a state-licensed, nationally accredited, open-enrollment construction training program for beginning and advanced construction professionals. With main facilities in Bellevue and classes available throughout Western Washington, CITC offers classroom, online and on-the-job education and training to help workers earn promotions and provide contractors with an industry resource to develop a highly skilled workforce.

For CITC President Sandra Olson-Meyer, it was the responsiveness and quality of First Sound Bank's customer service that sold her on the bank. "The loan we were seeking was approved by other banks as well, but when First Sound came out and sat down with us we could just tell that we'd be really satisfied with their level of service," says Olson-Meyer.

"Moving to a new bank was not something we took lightly, but our accounting people liked what they heard and later realized that First Sound was so helpful in moving them in a positive, forward direction during the transition that it wasn't difficult at all. They also liked First Sound's ideas of how they could save us

money," Olson-Meyer adds. "We're definitely economizing on the charge-card side and gaining better interest rates with our sweep account. And, even though it has been only a couple months, everything's falling in line like they said it would."

"Our accounting manager is amazed that we can call the bank and actually get a person. Everyone at First Sound is accessible —from the bottom to the top. And if they're going to be gone, they always give us the direct line of someone else who can help us in their absence."

— Sandra Olson-Meyer, President Construction Industry Training Council



Metropolitan Building Maintenance (MBM) is a locally owned, full-service janitorial company that has been providing high-quality cleaning services in the Puget Sound area for over 60 years. Dedicated to using environmentally gentle and sustainable cleaning products and techniques, its team of over 300 employees currently services over 10 million square feet daily in the greater Seattle area.

When MBM President Jim Ragsdale's account officer left his Tacoma bank, Ragsdale looked for a new bank that not only was competitive and had a convenient branch system but also stressed relationships and didn't change account officers "every other week." On the recommendation of a business partner, Ragsdale considered First Sound Bank and made the switch. "Since then, we've found them to be really responsive; they offer good advice and don't pressure

us, and our account officer is personally committed to developing a long-term relationship and does everything he said he'd do," says Ragsdale.

Ragsdale also is impressed with the bank's ability and desire to work with him. "When we first came to the bank, we were buying out a partner, which threw our debt-to-equity ratio off, but our account officer worked with us and was very supportive through it all," says Ragsdale. "We've worked hard, earned each other's respect and built a solid relationship."

"When we bid on a large Port of Seattle project and needed a loan from the bank, we didn't have to go through ten sign-offs. We received confirmation right away and were awarded the contract."

— Jim Ragsdale, President Metropolitan Building Maintenance

Keithly Electric Company is a design/build contractor providing a wide variety of electrical and instrumentation services to its industrial/commercial and residential customers. Established in 1967, the company offers highly skilled electricians, technicians and office staff who have earned the trust of their diverse customer base.

When CFO Diane Keithly's former account officer left and she was "bounced around" several times before being assigned one based in California, she decided it was time to move to First Sound Bank. "Our former bank just didn't serve our level of business and just didn't care," says Keithly. "They weren't structured to support smaller businesses with cash management services like First Sound is."

When Keithly Electric joined First Sound Bank, Keithly stresses they were given just what they needed in a line of credit, "right off the bat" without having to negotiate. And there were other pluses as well: "The interest we're receiving, vs. what we pay, made a positive impact on our balance sheet right away. And we're pleased that First Sound people are active in our industry associations, because it helps them to understand us better and develop products to meet our needs."



"Even though First Sound is in an office downtown, it feels just like having a 'neighborhood' bank!"

— Diane Keithly, CFO Keithly Electric Company



Founded in 1995 to serve the local retail and wholesale culinary herb market, HerbCo has grown to become a national force that offers a potent blend of quality herbs and superior service to its customers. The company is dedicated to providing quality organic herbs, herb products and education in order to promote a healthier public.

It was First Sound Bank's e-capture product that really convinced HerbCo President Ted Andrews to switch from his former bank. "They wanted to charge us \$1500 for a scanner, plus per transaction charges for e-capture — even though we maintained a sizeable balance that was not collecting interest," says Andrews. "But at First Sound, the scanner was free and the required compensating balance was \$100 thousand less."

Andrews also is pleasantly surprised to find that he doesn't really need a branch. "I like the fact that First Sound is a 'virtual' bank with no branch system. It's revolutionary in my eyes," he says. "With First Sound, transaction banking is seamless — not cumbersome and convoluted. And e-capture really saves our time running to the bank and waiting at merchant windows."



"When I have a question, I don't want to go to my bank's Web site and try to find an answer on their FAQ page. Whenever I call First Sound Bank, they actually answer the phone, and generally even the receptionist can help. They're all very knowledgeable and very customer service-oriented."

— Ted Andrews, President HerbCo