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INDEPENDENCE BANK BILINGUAL TEAM MEMBER SERVES GRAVES COUNTY

Jorge Bartolo helps Hispanic community navigate finances

MAYFIELD, KY (July 27, 2020) —In a world of countless forms of communication, it can be hard to understand the true frustration and strife that comes with something like a language barrier. We often take for granted the ability to walk into an establishment and ask for what we want. However, for a number of community members in Graves County, this is something that plagues their everyday life.

In 2019, the U.S. Census reported that over 13 percent of the Graves County population identified as being of Hispanic descent, meaning that portion of the population most likely deals with language barriers each and every day. Couple with this a subject such as finances and banking that can often be difficult for anyone to understand, and one can identify a strong need in the community.

"It can be intimidating having questions about your account and going to a bank that has no one that can communicate with you due to language barriers," said Jorge Bartolo, Customer Service Representative at Independence Bank. "Many times, Hispanic consumers in our community are not able to access the best products for them or are encountering additional fees simply because there is a lack of understanding that can't be bridged because of the language barrier."

In his role, Bartolo assists customers in opening accounts, understanding what products Independence Bank offers and which one is right for them and ensuring that all of their banking needs are taken care of. And as a Hispanic member of the community who is fluent in both English and Spanish, his role also extends to providing those who speak Spanish with the highest level of customer service.

"Being bilingual, I can help answer questions they have that they would not otherwise have the opportunity to ask and hopefully make their banking experience less stressful," said Bartolo.

Word of this service offered by Independence Bank has spread and the number of Hispanic customers visiting Independence Bank in Mayfield has grown. Bartolo has even been able to assist Independence Bank employees at other locations outside of Mayfield work with Hispanic-speaking clients by translating conversations and documents.

"From the very beginning, Independence Bank has been focused on meeting our customers where they are, delivering solutions that fit their needs," said Darvin Towery, Independence Bank President. "But that can be a challenging task when you are unable to communicate with the customer in a manner that

allows you to understand what their needs are specifically. Jorge has been a tremendous asset to our team. Not only because his work ethic and passion for assisting customers is unmatched, but because he possesses this unique ability to truly make sure that every customer who walks through our door, regardless of the language they speak, receive the highest level of customer service and can leave knowing that their need were met. We are extremely grateful to have him as part of our team."

And the Bank is committed to continuing to be a resource for the Hispanic population in Mayfield and surrounding counties. In addition to soon providing a Spanish version of their product booklet, Independence Bank is committed to finding ways to teach financial literacy to Spanish-speaking members of the community.

"One of the challenges that I see facing the Hispanic community is some do not understand the basics of how a checking account works. Or, because of the language barrier they encounter, they do not think it is even possible to get a loan at a bank and end up borrowing from other entities that charge outrageous interest rates and fees. My hope is that I can continue to serve as a guide to these individuals, with intentions to continue to expand our Hispanic reach through resources and education."

For more information, contact Rachael Frey at rfrey@1776bank.com.

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ABOUT INDEPENDENCE BANK:

Independence Bank is a regional community bank with 25 locations in Calloway, Daviess, Franklin, Graves, Hancock, Henderson, Hopkins, Jefferson, McCracken, McLean, Warren and Webster counties. One of the fastest growing banks in Kentucky and fifth largest, Independence Bank possesses the size and experience to serve the largest and most complex clients and offers trust and investment services and agricultural services. As a banking revolution for the people, by the people, central to Independence Bank's mission is doing what is right and fair for customers, communities and employees. Independence Bank has been recognized as a Top Performing Bank and Best Bank to Work For by the American Bankers Association, a Best Place to Work in Kentucky and has assets totaling \$2.8 billion.