

First for Maple Lawn Farm. First for **business.**

Helping family business grow.

Maple Lawn Farm is a family-owned midwestern business. The kind that has framed the landscape of Delaware County for over 100 years. They grow the staples we all need – corn, beans and wheat – and have done for generations.

“When you’re a family business, relationships mean everything,” Linda Graham, who runs the farm with her husband, Gary, son, Ron, and daughter-in-law, Liane, said. Perhaps that’s why they’ve been working with The First Citizens National Bank and their banker, Doug Kelly, for over 20 years.

“They understand our business; they just know farming,” Linda added.

That experience has come in handy many times over the years as the Grahams have worked with the Bank to finance land and equipment purchases and to manage the operating finances of the farm.

“Whenever we’ve had a need or an idea, they are right there,” said Graham. “They listen, they work with us, and come up with solutions to assist in managing the operation.”

The Grahams have always preferred working with a community bank that has roots in the local community but over the years have seen many leave or merge and lose touch with the needs of their customers.

“First Citizens is still here. They’re a real community bank and we like that. It feels like they work for us and not the other way around.”

First for experience.

Relationships are built on trust. And in banking, trust is earned over years of being there for clients with solutions, advice and a shared commitment to their success. At The First Citizens National Bank, we understand farming and agriculture. Our bankers, our CEO, even our board members have been or are still involved in farming. It’s that commitment to an industry and to local communities that family farms can count on.

To learn what other businesses are saying about us, visit
www.FirstCitizensNational.com/First-For-Business

THE COMMUNITY BANK DIFFERENCE.

“Ag lending has been my specialty for 30 years. During that time, I’ve seen many banks sell or merge and every time, farmers get pushed out. Larger banks don’t understand the industry. They’re mostly based in cities and want to work with commercial businesses that are more predictable and less demanding. I talk with the Grahams two or three times a week; I visit the farm four or five times a year. And I’m proud of the friendship I’ve built with them over the last 20 years.”

“Most farms are family businesses. They don’t have the luxury of making all their decisions between 8 and 5. We understand that and make ourselves available on their schedule. Our clients appreciate that level of service because it reflects the same commitment they invest in their own business.”



**DOUG
KELLY**

*Vice President
Commercial and
Ag Lending
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YOU’RE INVITED TO BE FIRST.

Set up a free appointment with a business banker to see how we can put you and your business first.

