



Agent Credit Cards: Why ServisFirst Bank

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Hi I'm Tom Broughton. ServisFirst was formed in 2005. We're 11 billion in assets today, we have 25 offices in 10 southeastern regions.

At the end of the second quarter, our return on assets was 1.58%, and our return on equity was a little over 17%, and efficiency ratio of 30%.

Each of the last six years we've been included as a top performing small cap bank by Piper Sandler, Raymond James, and KBW.

None of those accomplishments would be possible without having high quality people in the bank.

We do provide clear communications with clients, fair pricing, and we try to always focus on customer service as our number one goal.

In 2011, Rodney Rushing joined us to open our Correspondent division to complement the rest of the bank and has done an outstanding job of building the Correspondent division.

Thanks Tom. I'm Rodney Rushing and we currently serve over 300 community banks throughout the country.

We're proud of the team we have within our credit card group. We're honored to have earned the endorsement of the American Bankers Association as well as various state associations.

Credit cards more than any other time in history play a major role in the way business transactions occur. I'm willing to bet every one of your clients have multiple credit cards in their purse and wallet. It's our belief that at least one of those cards should be your card.

We're searching for bank partners who would turn their credit card portfolio from a defensive tool into an offensive asset that can help drive non-interest income.

We created a credit card program that is scaled as needed. We currently issue cards for around 100 community banks, and they range in size from a \$50 million bank to a \$10 billion bank.

We'd love to learn more about your institution and share our knowledge of the credit card industry.

We look forward to hearing from you soon.

