



Rochester Spotlight Company Profile: Community Bank, N.A.

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Richard Ferrari,
Community Bank, N.A.

Name: Richard Ferrari

Title: Vice-President

Company Name: Community Bank, N.A.

How many years have you been in your current field? 38

What was your company's greatest achievement of 2018?

The Community Bank Rochester loan office established itself as a new and major participant in the Rochester commercial lending market. We were able to develop relationships with some leading real estate developers and investors in the market, and we have positioned ourselves to establish relationships with additional prospects in this space. These relationships allowed us to play a role in financing some significant premier projects brought to market in 2018, laying the foundation for substantial commercial growth and expansion into 2019.

What attracted your business to the Rochester Region?

Community Bank has its roots and holds a market dominant position in rural markets throughout Upstate New York. These are excellent markets to operate in, but offer limited potential for growth. Rochester offered many of the same attractive characteristics of the rural markets with greater scale, economic vitality and potential for growth. Rochester has a strong sense of community and caring and a business environment with a high sense of character and ethics. The business environment is stable and conservative and there are also strong educational and technical resources to support growth. Rochester is well positioned to serve the leading markets in the Northeast with a reasonable cost structure for the region. Our research also indicated that our business model of providing customized value added lending solutions would thrive here.

What do you like the most about doing business in the Rochester Region?

The people of the Rochester business community are great to work with. They are community-focused, highly competent and of high character. The typical Rochester business leader

does not put an extreme pursuit of personal profits over the good of the community. It is possible to develop true relationships with Rochester customers and long term business arrangements. The overall business environment is quite favorable and this combined with the caliber of the business people makes Rochester a great place to work and do business.

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