

# First for Professional Pavement Services. First for business.

## Helping to pave the way

In business, you can't always control when things are going to happen or when you might need your bank.

Matt Kinney's company, Professional Pavement Services, works 365 days a year. In The First Citizens National Bank, and especially his banker, Misty Hayden, he feels that he has found a partner that does the same.

"We have all our business with First Citizens," Kinney states, "Our operating account, business line, commercial mortgage, credit card processing, even our personal accounts. And I have Misty's cell phone number and know I can reach her whenever the need arises. She's the glue that holds us together."

Kinney remembers one time in particular when the opportunity to purchase a new property arose while he was on vacation. He called Misty on the weekend, they discussed the details, formed a plan, and Misty took care of everything. The loan docs were ready and waiting for him when he returned home.

Over the years, Kinney has worked with a number of banks and has often been left to feel that he's working for them and not the other way around. This is why he appreciates the partnership he has with First Citizens: "Everyone at the Bank from the tellers to the President knows who I am and my business matters to them."

Frequently, Kinney says, the Bank has reached out with ideas that have saved the company money or allowed them to improve operations. "They always seem to have our best interests in mind. Being a community bank, they seem to care more about their customers."

## THE COMMUNITY BANK DIFFERENCE.

"If I had to focus on one thing that sets us apart, it's availability. Professional Pavement Services has 80 employees, working in several divisions and on projects across multiple states. Their banking needs don't always fit into neat, one-size-fits-all categories or normal business hours.

By being available, we deliver answers when they're needed. But to be able to do this, the bank organization has to support it. At any time, I can walk down the hall and meet with the bank president, or a product specialist, or with a colleague who has years of specialized experience. It doesn't work that way in larger banks."



**MISTY HAYDEN**  
VP of Business  
Development

## First for convenience and service.

Convenience is defined by how quickly a question is answered or a problem is solved. At The First Citizens National Bank, we offer specialized business mobile and online banking services. We also have nine offices serving our markets – more than any other community bank. But most importantly, we have expert business bankers just like Misty, experienced, knowledgeable, and who come to work every day with a personal drive to help businesses succeed.

To learn what other businesses are saying about us, visit  
[www.FirstCitizensNational.com/First-For-Business](http://www.FirstCitizensNational.com/First-For-Business)



**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.