

7-7-1999

Bruursema, Linda Oral History Interview: Business and Industry in Holland

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Recommended Citation

Repository citation: Holt, Anna, "Bruursema, Linda Oral History Interview: Business and Industry in Holland" (1999). *Business and Industry in Holland*. Paper 4.

http://digitalcommons.hope.edu/holland_business/4

Published in: 1999 - *Business and Industry in Holland (H88-0234)* - Hope College Living Heritage Oral History Project, July 7, 1999.
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Interview with Linda Bruursema

Interviewed by Anna Holt

1999

AH: This is Wednesday July 7, an interview between Anna Holt and Lin Bruursema. Let's start with a bit of your personal history.

LB: I'm Lin Bruursema. I was born and raised in this area. I was born [date removed] of 1950 in Holland Hospital. I lived in Zeeland until I was thirteen, moved to Holland, graduated from West Ottawa in 1968. I went one year to Michigan State, came home from Michigan State not liking it, [laughter] started work at Model Drug Store. I came here to the bank February 1971, a year after I was married to Bruce C. Bruursema.

AH: Can you tell me a little about the background of the bank?

LB: The current building, the main office, was built, I believe in 1928. It was built originally to be a bank. There were some offices that were rented out upstairs. I believe there was an accounting firm up there and a dentist office. I know that from a customer that came in one time and had a fear of walking in this building [laughter] because whenever he came it was to see the dentist. There were offices upstairs that were rented out that wasn't used for the bank itself. The original name of the bank was People's State Bank. Then we changed the name to People's Bank and in 1974 we were bought out by Old Kent Bank. That, even the name has changed. We were Old Kent Bank Holland, now we're Old Kent Bank Lakeshore because we've kind of

combined with Grand Haven. Holland and Grand Haven are kind of what we call Old Kent Lakeshore area so we work real close, hand in hand with Grand Haven. Some of our people even go back and forth between the two banks working, We have people, floaters, that go back and forth working between the two banks. Actually now we're Old Kent Lakeshore, our general area.

AH: What year did you start again?

LB: 1971.

AH: Did you notice any changes when it became Old Kent?

LB: Not so much right away, it was basically the name change and of course change in signage. We still had our own presidents and our own board of directors. We were still pretty much run independently. It's only been in the last probably two years that we actually don't have our own board. We still have a president, we actually share two presidents with Grand Haven. Larry Koops is our president on the retail side and Chris McKinney is the president on our commercial banking side. We actually share presidents, Larry more in charge of the branch operations and that type of thing and Chris in the commercial loan area. I think the changes all happened gradually and that was basically with growth. Obviously we became a whole lot bigger when we became part of Old Kent. Even that has started out fairly small and has just grown so, so much in the last twenty-some years since we've been Old Kent.

AH: What was it like when you started?

LB: I started out as a teller in Ninth Street drive-in. The drive-in being a very busy office at that time just because we didn't have all of our branches. I think we had the main

office, we had Ninth Street drive-in, I believe we had the northside branch and the southside branch. The drive-in was handy for people that just wanted to run through, cash a check quick, maybe purchase a money order. That's pretty much what we did there. We cashed checks, took deposits and sold a money order now and then. That was pretty much what we had there. We also had a walk-up window there, so there were two drive-through windows and a walk-up. We didn't have ATM's back then, [laughter] so everybody had to come to the bank.

AH: I can't imagine the world without an ATM machine!

LB: Neither can my kids. It's like, "Ok, mom, just go the machine and get some money." So definitely the ATM's, we had no computers. I probably went through six different teller machines in the time that I started to what they have now. After Ninth Street drive-in I worked in the proof area. We had our own proof department right in the bank. That's probably another thing that's really changed a lot. We also had our own bookkeeping department where we actually filed all of the customer's checks, so we had every single check that every customer wrote right here in the bank. We'd microfilm them but we also had the files that we could look right up. We ran our own proof, had a very, very, small computer area. It was a real, to us, very technical then and really specialized. Only a few certain people got to ever go in that computer room. The proof area actually balanced the whole bank. After the work came from the teller's it would go to the proof area. We would actually balance the bank. We stayed here until the bank balanced to the penny. After that, went back to being a teller, part-time because I had my son. He was born in 1975.

[I] came back as a part-time teller, part-time proof operator, kind of flip-flopped back and forth. Then they eliminated the part-time proof position and then eventually eliminated proof totally and that was all done then in Grand Rapids. Everything went from Holland, all the area banks went to Grand Rapids to a centralized proof location. I think we had three machines that ran proof, I think now in Grand Rapids there's over a hundred in the proof area. The way that we balanced things and the way that we balance them now is totally different. We kept every single coupon that we ran, whether it be a mortgage payment, a car loan payment, deposits, withdrawals, everything was totally kept separate. We'd add them all up at night, balance them out and transfer it all to one sheet. We did everything by hand. We had an adding machine, other than that. Now everything just goes through your machine, totally automated. It gets to the proof area and it's done. We did everything by hand. Let's see...what were some of the other changes? Probably, obviously, the way things are done with computers and technology. I'm trying to remember when we actually got computers... It hasn't been all that long, compared to all time we worked without them. I know that every time that we get something new and they do another change, I keep saying I'm too old for this. [laughter] It's hard to keep up with all the change. I worked thirteen and a half years part-time when the kids were little. John was born in '75, I came back, Katie was born in '79. I came back full-time when she was in fifth grade. So I've been back full-time almost ten years.

AH: So altogether twenty-three years?

LB: Twenty-eight years. I always enjoyed working part-time just to keep up on

everything because of the way things changed. And things change so fast. Just when we thought we knew everything, they'd throw us another curveball. There's days when I wish we could go back to the old days when had our paper reports. Just because now when the computers go down you're just totally lost. I can still do a CD on the typewriter, type out a certificate of deposit, but the new people don't have a clue because they never worked with them, they've always had it on the computer. I can do that, I can open an account without the computer, but there again, the new people, they can't. They're kind of like dead in the water. We just keep a supply of things on hand, just in case the computer's crash. We probably...I wish I could remember when we got computers. And even those, in the time that we've had them, they've changed so many things and updated so many things. It's just a constant thing. Sometimes we get updates two, three times a quarter on our computer programs. Some of the things that we majorly have to fix, we have to wait a quarter or two because we have so much time and money mandated for certain projects. Another big change probably, we do a lot of our sales and marketing. We have actually, a sales support area now. We do a lot of our own promotions for the Lakeshore area, so they're basically in charge of Holland and Grand Haven, doing promotions. Normally, when we run a promotion, they're the same between the two, try and keep things consistent. We still have, each Old Kent bank, like Old Kent Grand Rapids, Big Rapids, Cadillac, wherever, we still all have our own service charges and our own checking accounts. Our fees and schedules are just a little bit different so we're not still totally consistent across the board. We're gaining, now

that we're all under one bank charter I think we'll probably see that time come when we are all the same. It's very confusing to the customers. We still all have our own separate routing and transit numbers, so when people wire money in that can be a hassle. It all has to go to Grand Rapids first and if they don't have correct wiring instructions, it can sit out there forever until someone calls and says, "I never got my money."

AH: How many branches are in the Lakeshore Old Kent?

LB: I think probably close to twenty.

AH: And there's nine in Holland?

LB: Actually I think we have eight now because we closed Seventeenth west. We closed a branch on Seventeenth Street. That was basically, again, they look at your area and they go within a certain mile range and they felt that we had the branches covered and didn't need the Seventeenth Street area. That was one of the reasons that they closed it basically was, the one on Thirty-second Street and then the main office. We were within, I'm not sure what that mileage is, but they felt that we were too overlapped. It was a hard closing though, for this area. We had a large Hispanic customer base there. When they did decide to close it they had to do it very carefully. They didn't want to step on anyone's toes. A lot of those people felt really bad and I know there were people that left the bank because of it. They always made sure too, that they had Spanish speaking people there, working. That's probably another area where Holland has grown. We've tried to spread out, have people that can speak Vietnamese, Laotian, Spanish of course, in the branches so that we can service the

whole area and try and make everyone that walks in as comfortable as possible. It's very frustrating for them, and for us. I had a customer yesterday that we had a really hard time, but then there's always someone that I can get on the phone that can help us out.

AH: Who was president when you first came here?

LB: When I first came here Curley (Clarence) Dalman was the president. Their offices actually were where we sit now. That's where their offices are. They were right out in the open so customers could come in and talk to them, chit-chat. They did a lot of that, a lot of golfing. [laughter] He still comes in every now and then. He'll come in just to say hi and he'll always remind me that he used to sit there. I say, "Yep, I know. I came into your office a couple times when you were president." [laughter] He was the president and then Jerry Redeker came. After Jerry we had Rich Lievense. He now has his own bank in Holland. He went off and started his own bank. He actually went to Grand Rapids after he left here and then left Grand Rapids Old Kent and started his own bank.

AH: What's the bank called?

LB: Bank of Holland, it's on River Avenue right now. They're building the big building over on Seventh Street on the corner, that great, big, huge building. That's where they'll be, they'll be part of that building. After Rich we had Bill Witlock and then Larry.

AH: And Larry is president now?

LB: Larry is president now.

AH: What's his last name?

LB: Koops. He's been with Old Kent for quite awhile. He was here in Holland, worked in Grand Rapids, worked in Kalamazoo area then came back to Holland. He's been here twenty years, close to twenty, maybe a little over. I've seen a lot, a lot, a lot of people leave, come and go. Grace Piersma has been here awhile. Morrie Peterson in Zeeland I think is the only person now that's been here longer than I have in Holland, that's been affiliated with Holland the whole time. When I first started working here there were a few older ladies. We'd laugh, joke about, say, "Gosh, who'd ever think they'd work at the bank for that long?" Well now they're laughing at us because I've been here so long. [laughter] It's been a good place to work. They've been good to me. They work with you, like when I was part-time, and were willing to let me do that, and come and go.

AH: You no longer have a board of directors? This is all centered in Grand Rapids?

LB: Yes, none of the affiliates, so to speak, have their board anymore. I think that's just been within the last couple years if I'm not mistaken.

AH: Did that change a lot of things?

LB: Not really. Maybe some of the little things, but that comes with growth. It comes from just being a part of a bigger company. I think part of the reason they did away with each individual board is to try and get things more consistent, instead of having every bank make their own decisions and this for that, and that for this. By having just one board of directors it's easier for them, for the affiliates and for everybody to try and be more consistent. I think that was one of the big reasons. They basically

would pretty much determine our rates and that type of thing. Now at least those are more consistent across the board. We still may vary a little bit. Another thing that's happened in the last couple years is the mortgage area has actually gone totally separate. They're Old Kent, but they're actually Old Kent Mortgage Company. Then we've also added the Old Kent Insurance Group, which is down the street on Eighth Street now in the Model Drugstore block. They've added that too. The mortgage companies are all over the country. They're out west, they're down south, they're in the middle states, there's one in Las Vegas, they're on the east side of the country. The mortgage companies themselves are all spread out. As far as Old Kent Bank, the farthest we go is Illinois, so far. That's pretty much in the northern Illinois part, around Chicago area that we actually have branches. There's still things that you can't do across state lines. It's a lot better than it used to be, the banking laws aren't as strict, but there's still a lot of things that you can't do, depending on your charter. I think that was another one of the reasons for having a single charter is for that, for state wide banking. There's a lot of laws and legalities, got to have your "i's" dotted and your "t's" crossed.

AH: Do you think you're going to end up moving more across the states?

LB: I would almost think so. They keep buying smaller banks within Michigan and within the northern Illinois region. They've really spread out in Illinois a lot. They just keep buying smaller banks and it puts us in a position I think to, we become more attractive to be bought out by a bigger bank, but it also puts us in a position where maybe we're not quite so attractive because we're growing and continue to grow on

our own. You hear rumors every week. Someone will say, "Well, we hear so-and-so's interested in buying Old Kent." Yes, maybe. And I'm sure it probably will happen someday. I think you'll probably see maybe ten banks in the whole United States. That's a good possibility. Maybe a few more, maybe even less. It could get to the point where maybe there's five or six.

AH: Can you describe the relationship between management and employees here?

LB: I think they try and maintain a real open door policy and a real hands-on policy. I know my manager right now, Claudia Berry, I'll quite often see her being on the teller line counting money. If the girl's get behind, she'll grab a bag. She's not afraid to get back there and get her hands dirty with that money and help them out. She too, she waits on the customers the same as we do. If she's not in a meeting or doing something as far as with one of her management things that she has to do, she's right there to help us. She does loans, opens accounts, same as we do. Her door is always open for us to go into. I think that's been true the whole time I've worked here. I think they're real open about that. They want it to be that way, they want to be hands-on people. They want to know as much about everyone's position so that they can relate to it and to make me feel comfortable going in there and saying, "Hey, this is a problem." They're so good about it, all the way up to Larry. Larry's door is always open. If you need something and nobody else is around, nobody's afraid to call him. They empower us, if somebody comes in and says, "I can get a rate at Huntington Bank, can you match it?" If it's within reason, use your good judgement and go ahead, keep that customer. They've been excellent about that,

giving us the power to do that. We have a Human Resources person here. She also shares with Grand Haven. That sometimes can be a little frustrating, but she's always got her voice mail and if you do call her, she'll get back to you. She actually reports to Grand Rapids and Grand Rapids is where they actually take care of all the benefit type of questions, our compensation area is all over in Grand Rapids. So Michelle here in Human Resources basically deals more one-on-one with us, just the everyday things that she has to handle here. But her door too, is always open. I think that they really try to communicate that right from the president on down and actually all the way from Grand Rapids. We get a newsletter once a month from Grand Rapids with always a message in it from David Wagner and voice mails from Grand Rapids. We're always included in anything new or whenever there's a new acquisition or we've sold something or anything to do with stocks, anything that happens within the corporation. They're real good at keeping us up on everything.

AH: From what I've heard, doing these interviews, I've heard quite a few stories about the great interaction that you have with the community.

LB: We do. We have something that I'm part of and pretty proud of, we started a partnership in 1990 with Washington School. Through the partnership we tutor, we do classroom reading. We actually have a Savings and Learn Bank right in the school, which is it's own little building we set up in the gym once a week. The kids actually do real banking, they have bank books and they bring their money to school. We actually hire CSR's, tellers, for the bank and then we have a board of directors for the bank. The board of directors come here, I think they meet here twice during

a semester, have lunch up in our board room. Larry or one of the other officers will try and meet with them and they can ask questions, "What's it like to be bank president?" or whatever. Also a lot of the bank officers are involved in the chamber, small business things, leadership conferences, all types of things in the community. I know Grace Piersma is real involved in Boys and Girls Club. There's different people that are really involved through whether it be the churches or the schools or whatever. I think the community appreciates that. We do a lot of t-shirts, like for the kindergarten classes every year. I'm not sure how many schools they do. [They] sponsor ball teams, whatever, basketball teams. Everybody's always out there working, volunteering.

AH: When did the Savings and Learn Bank start, the partnership with Washington School?

LB: 1990. I actually had one little girl from 1st grade and I worked with her through 6th grade, the same little girl. The school says how nice it is for them, but it's also been very rewarding for the people at the bank that do it. A lot of us have formed some special friendships and some special bonds that will be there forever. My little girl kind of became part of our family actually. She is involved right now in the Junior Police program. I saw her picture in the Grand Rapids Press and sent her a little card with the clipping in it and said, "Yea, good for you!" It's a good feeling.

AH: What do you think the biggest triumphs Old Kent has experienced in your years here?

LB: Probably staying Old Kent, being able to keep our share of the market area and be competitive and really truly remain Old Kent. I think too, of course the Old Kent Bank River Run, is a totally awesome thing and that keeps going. I think our

know, I was just so impressed that you guys were out there. I'm getting a loan." I'm combining three different things for him from different banks. We just really developed a really neat relationship, just because we went out there and washed the windows. I think he was real impressed that Larry was out there with his sleeves rolled up, just an ordinary type of guy. I think too, we have one Friday a month, we call it casual day, the last Friday of the month. Customers really like that because sometimes they think bankers are a real stuffed-shirt people, a step above them. I don't ever, I never feel that way. No matter who's at my desk, they're an equal to me. I think that's just because I've been in banking so long and that's the way I try to treat my customers. We always get really positive comments. I think in all the time that we've done it I think I maybe have had two negative comments. One of those was from a man that really surprised me. He said, "You know, blue jeans don't belong in a bank." I said, "I guess I tend to agree with you to some extent, but if they're nice jeans and you've got a nice shirt on with it, I think it's ok once in awhile. Not everyday, but once in awhile it's kind of fun." I think that too is a thing that kind of reaches out the community a little bit. It relaxes them I think. I think some people probably compare coming to the bank like going to the doctor or the dentist. It's like, "Ok, I have to do this. I'm gonna have this really stuffy person that I have to talk to." I have some really, really neat customers that have followed me from branch to branch. They won't let anybody else help them and it's a good feeling because you've built that rapport with the customers. A lot of people have done that have been here awhile. That means, I think, a lot to people too. Money is

a very private thing to people. I think when they come in and they see someone different it's real frustrating for them. I think that's something Old Kent has done too is they've tried to look at - how we can keep our employees, what do we have to do to keep staff. I think obviously it can be a job where it's a good place to start and it looks good on a resume if you've worked at a bank and done a good job. There's a lot of college students that will work and it's a stepping stone. It's like, "Ok, I have some experience, but then I'm going to go." You don't see that longevity anymore. But I think that's true everywhere, I don't think it's just in banking, I think that's everywhere. I know sometimes I look at myself and think, "Are you smart by staying or are you just too stupid to go somewhere else and try something different?" [laughter] I keep saying, "Well, what do I want to be when I grow up?" I've thought about leaving the bank, but I like my job, I like the people, I love customers. I'm just a people person. I have to do something that involves people. Probably the only thing I'd like to do if I ever did anything different would probably be like working with kids at a school, maybe just as an aide or even a volunteer. But for now I'm here.

AH: Can you tell me about any recent acquisitions?

LB: ...I think the most recent one was another one in Illinois.

AH: Does that seem to be where you are branching out the most lately?

LB: I think northern Illinois and then probably the eastern side of the state, in Michigan. We're gaining, but we don't have a lot of market area there. We seem to be, of course this area and then south and north, we're just kind of getting over into that

eastern side of the state market area a little bit more. I think they just did another one over there too. To be honest, I don't pay that much attention to it, just because I know it's a good thing and it's ok. We grew again.

AH: Who seems to be your biggest competitors in Michigan?

LB: I think in this area, when FMB was still FMB, they were so strong. To be very honest now, the small banks, the real small private banks, in some areas they can offer customers maybe a higher CD rate, maybe a little bit lower rate on a loan because they're out there trying to get that customer base. I think right now they give us a lot of competition, just because people are looking for that smallness. I think that's real true in this area. They're still looking for that real personal touch, the way things used to be. There's days when I wish that we still had all of our checks upstairs and ran our own proof here because we didn't have to depend on someone else. We could just get it, we knew we could basically fix it. Now we have to depend on too many people to fix things. I think probably in Michigan...overall, probably now like Bank One buying NBD. They definitely bought a big market-share there. It's just so different everywhere, every affiliate is different. I'm sure if you would ask us right now, it's truly the little banks, Macatawa, Bank of Holland. They're popping up everywhere. The question is too, how long can they stay small, how long can they offer that service before they're going to be gobbled up by another bank or maybe they'll all merge. Where as if you go up to Traverse City and you asked Old Kent Traverse City, who would be your biggest competitor? I don't know. I think it's more, maybe not so much state-wide as each little market area.

Everybody has their own little thing to compete with. I think First of America, before they were bought out by National City, I don't think they were really, I think FMB was probably our biggest competitor. Now of course Huntington is huge and rumors have it that they'll be bought out again. They're all big and you lose a lot of the personal touch with that. I think we've come full-circle where we know we have to do those little things to keep those customers.

AH: Can you tell me about the decision to keep the main office here on Eighth Street?

LB: ...I think they've always just felt that it's always been a bank, it's one of the banks that survived during the Depression, to try and keep it a vital part of the downtown area. It really amazes me how much traffic we really do have here yet. A lot of people think because we're the main office, maybe something a branch can't do, we can do here. Which isn't true because they can do anything at the branches that we do here. We just let them think that. [laughter] We're special because we're the main office. I think they've always just wanted to remain part of the downtown area. I think the history part of it maybe, and just to be an anchor for downtown, to be a part of that revitalization of downtown Holland, which I think they've done a super job doing. We have a lot of people, especially now, this time of year, the tourists and stuff who just kind of come in and look around. "Can I help you with something?" "No, we're just looking at your building." "Ok, fine." It's great. A lot of people can't believe that it's always been a bank, which makes it even more unique I think because it always has been a bank.

AH: It seemed like it really tipped off the renovation of downtown.

- LB: And they really put a lot of money into what we did to the outside of the building, selling the part we had - actually buying and selling. I think it's been a real plus for downtown. I think it's been a plus for Old Kent to be able to keep it here. I think too, one of our things that we've been doing is, "Our roots are here" is one of the things that we've been using to advertise. We kind of used that after we got slammed by Huntington when they took over FMB. [We] had to come up with a little competitive something. I think by staying here downtown, that truly shows that we do want to remain a part of Holland and want to be a part of the community.
- AH: What do you think the biggest hardships have been since you've been here?
- LB: I think the growth. For me especially because I've been here so long, I've watched it grow. And growth is good, and change is good, but it's not always easy and it hasn't been easy for me always. Example is the painless prospecting, having to call people. It's not so bad when I can use my customer base because I just consider it a courtesy call and truly try to turn it into that, not try and sell them anything new. If I get something, fine, if I don't - if we're having a CD promotion and I can give them a better rate, call them up and tell them. They love it. I had one customer that I did call and he said, "You know, I had pulled everything out of Old Kent because I just wasn't getting the service I thought I should get." He had different customer service issues, still had some personal things here. He said, "I really appreciate you taking the time to call me. It shows me that Old Kent really cares about its customers and show the customers that they do." So we're trying to do now some follow up with that even a little bit more. Maybe just a mailing, just a thank-you postcard. Nothing

that's in an envelope that people are going to look - oh it's from the bank - and then throw it away. Just something quick, something bright that's going to catch their eye, just a follow-up to that phone call, just to let them know that we too appreciate their time and appreciate talking to them. I think the biggest thing has been the growth from being very, very small and having everything here, to have everything spread out. I think that's probably been frustrating for the customers too because they call a local number and sometimes get bounced into the direct banking center in Grand Rapids and it's very frustrating. They don't know who they're talking to. That area too is an area that has a high turnover, so it's very possible that they may not get information or maybe not totally complete information that maybe they should have had. That's frustrating for us too because if they call and they say, "Well, I talked to Lori." Well, we quick scan our phone lists, I don't think we have a Lori here and you really don't want that customer to know that they've been bounced to another area. That has been really hard. I think for awhile...I don't want to say we got away from the customer service that we've always been able to get...I guess just the change and the transition going from the old to the new. Sometimes you lose a little bit and it takes awhile to get it back where you want it to be. All the changes and technology, most of them are pluses. Again, it's change and it's a new way of doing things. Like I said, money is very private and I think they feel that the on-line banking, the computer banking, it takes away a lot of their privacy. A lot of the people who are my kids age, they think nothing of it. Everything's on the computer, that's the way they've been brought up. What's the big deal? People like, in their

fifties, some of the forties and then anything over fifty, they want to know that their money is here. They like to think it's locked up in that vault and it hasn't gone anywhere. When they come back to get it, we'll give them that same money back. I had a little kid one time think that. He said, "Well, what are you gonna to do with my money?" I said, "Well, when you make deposits we actually use your money and that's why we pay interest for letting us use it." "Oh. So you don't put my pennies in your vault and when I come back I get them back?" [laughter] "No."

AH: And like you said, you can't just run upstairs and fix a problem.

LB: No. They're getting better. They're letting us do more things on the computer ourselves so we know what's done. We can get in, we can change an address, but there's still things that we can't do, we have to depend on somebody else. I for one tend to spend a good share of my next day following-up to make sure that has gotten done and I try to follow-up with my customer to make sure they've gotten it. With the growth, technology doesn't always make it easier. It can spread things out and sometimes make it even more time consuming, but we're gaining.

[end of side A]

[start of side B]

AH: What do you think about the business climate in Holland?

LB: It just keeps growing. You look around the country and the hardships that other areas in the United States are suffering, we just seem to just keep booming. I know Old Kent has worked real hard to get a good share of that community and our commercial banking area has really really grown. We still open the accounts on the commercial

side, the deposit accounts, but all the business loans and any kind of new business goes through the commercial banking area. We just recently started having to have some of our smaller loans approved through a business banking area, which is nice for the business area. Otherwise they could have a loan in the commercial loan area, a loan with us downstairs, so when they go to do year-end they've got to pull information from all over. We're hoping by consolidating the business banking area more into one area it's going to make it easier for the consumer as well as for the bankers. We still do the deposit sides downstairs and they do them at the branches also. If any business comes in and wants to open a business account they do them right at the branch for them. They can do small business loan applications now and run them right through the business banking center, which is really really nice for us and the customer. I know the commercial banking area gets out there and calls on businesses, the new and the old because obviously we're always trying to get in where somebody else already has their foot in the door. I know they spend a lot of time, for instance, if I'm out and hear somebody from a company complain, "Gosh, Huntington really screwed up our payroll this week," it's a good time for me to call one of the commercial people and say, "Hey, I heard that such and such happened at such and such a place, maybe it's a good time to make a call." Obviously, they have to do that. They have to get out in the area and do that calling, make yourself visible. At first you don't always succeed. I think they're just like you and I, they like a call, they like to know what's going on, they like a personal call. They don't want to call, they don't want to get a machine, they don't want to get voice mail.

Voice mail is another thing that, yeah, I know we have to have it, but I hated it at first. It's like every time I turn around my little star is lit up and now I have to return these calls, and yet it has cut down on our phones ringing and ringing and ringing, where they just ran off the hook, which has been really nice. I think I just actually got voice mail in the last years. It really has been nice, it has been a plus. There again, that frustration level if they keep calling and constantly get your voice mail. I always try and get my calls, even if I have to stay an extra half hour, get them called back before I leave. I know not everybody does that. Everything is so automated, the phone systems, everywhere you call. I think the growth here has just been phenomenal and obviously we want to be a part of that. I think we have been a good part of it, whether it be on the lending side or the deposit side. I try and treat all my customers the same. I try not to treat my business customers any different than I do my little ten year old savings customer. You've got to try to make them all feel special. That little ten year old savings customer could be the next business owner down the road. He could well remember how he was treated as a child. I think we've been real lucky in this area as far as the business and the growth, we just keep growing. The bank is a good example of that. All the new areas, it's just amazing, people that come in and there's so much competition out there but it's so good. Target came in and everybody said, "It's going to affect the mall." Then when Kohl's came in, "It's going to close Target." It hasn't, they just compliment each other. It seems like the more you get, I can remember when we were kids, we had to go to Grand Rapids to shop because there just wasn't that much here. That

was a big outing, go to Grand Rapids. How often do you go to Grand Rapids anymore? There's nothing to go there for, you have it here. It took awhile to get there. I can remember when they first started talking about a mall. Wow, Holland's going to have a mall? [laughter] I'm really dating myself! When I lived in Zeeland when we were kids we rode our bikes everywhere and walked everywhere. You didn't worry about the safety issues that there are now. We were three girls, we went everywhere together, rode to the doctor together, got our polio shots, rode home. [We] had a garden, peddled our stuff around. ...I went through two robberies in six weeks. I was at the Southside branch. Never in all the years I worked at the bank really thought about ever going to work and thinking, "I might get robbed today." I just didn't think about it. It's out there, you put it in the back of your mind. You'd see, Old Kent got robbed in Grand Rapids, it makes it personal because you don't know how you feel. Then the Northside branch got robbed, bummer, you think about it. Then it happens to you. The first one, when he came in that day and started yelling, I just looked at him and thought, "This is a joke." He had a ski mask on, it was January, I really didn't think much of it as first. I was on my phone. He started yelling and I was like, "Ok, I think this is for real." Afterwards the girls looked at me and said, "You know Lin, we too didn't think it was real. We thought that we were doing some training thing that nobody told us about." Then when they saw me do what I did, they knew that it was really happening. To have it happen again six weeks later, when you're just starting to feel a little bit better about it. I think after that first robbery, had my husband not been home that morning and pretty much

pushed me out of the door, it would have been hard to go back. I'm not sure that I would have. That too, has been an area where my job has changed and banking itself. I was just reading an article in the Grand Rapids Press last night where bank robberies are on the increase. They're not totally sure why, a lot of it is drug related. That probably isn't on the plus side, but it's something that's changed. It's changed my outlook too. I don't still come to work and think, "Ok, I might get robbed again today," but I think it's just made me more aware of what goes on around me. If something out of the ordinary, if a person comes in that maybe I haven't seen in before, maybe wanders around a little bit, I tend to be a little suspicious. I don't know that I could do it again. I think if it ever happened again, I'd probably retire.

AH: Did they ever catch these...were they two separate robbers?

LB: Totally, totally separate - totally, totally different things. The first one they have not caught and the second one they did. The second one they caught within just a few days, the first one they have never caught. I guess the second one, at least it gives you closure, knowing that they've caught that person. You still think about the first one and know that he's still out there and at this point he's won. He'll make a mistake sooner or later. Nothing I'd wish on anybody. It was right after, I don't know if you remember or not, the first one was in January and then just a week or two weeks later when a lady was actually killed at the one in Grand Rapids, the lady was shot. It wasn't an Old Kent, but it's like wow. My sister works for Huntington. She's been there almost as long as I've been here. She actually worked for Old Kent

when she first got out of high school and then was dissatisfied for whatever reason, went into an office for awhile, then went to FMB. The day that the lady in Grand Rapids was killed, my brother-in-law came in and found her crying on the couch. "Cath, what's the matter?" She said, "It just hit me, it could have been Lin." It could have been. A lot of things you think about, a lot of things in a real fast period of time. Not an experience I'd want to go through again. That too is something that has definitely changed, banking and safety issues and surveillance cameras. That's something that we didn't have for years and years and years when I first worked here. We didn't have surveillance cameras. You'd cash a check for anybody. Now they have the thumbprinting and if you don't have an account here they charge you eight dollars to even cash a check. It's sad in a way, that it's come to that, but it's like everything else. It's with growth and change, it isn't always good change. The thumbprint thing actually went over better than I thought it would.

AH: What is the thumbprint thing?

LB: If you don't have an account with Old Kent and you cash in an Old Kent check, so like if you'd have a payroll check that was an Old Kent check, but didn't have an account here, we'd cash that check for you, but you have to give us your thumbprint. We actually put the thumbprint right on the check.

AH: I can imagine how some people would take offense to that.

LB: Yes. It's hard too, you have posted right by your windows that they require you to ask for ID, but if you ask a person my age or older for ID those are the ones that really give you the most flack because they haven't been brought up in that ask for ID

culture. I never mind. If I go in somewhere and I have a charge card and I don't have my charge card signed, they ask me for a drivers license, I'm glad. I don't give them any hassle about it. It's hard. It's the older people that really have the hardest time with it. And then too, I guess you figure if it's a younger person and they give you a hard time about it, maybe you don't really want to cash that check.

AH: Much is said about the work ethic in Holland, do you think that's had an affect on the success of Old Kent here?

LB: I think so. I think there's good people out there, there's also a lot of competition out there. I think that Old Kent has looked at its starting wages and looked at the responsibility that people have and realized, "Maybe we've got to pay these people a little bit more to get good people and try and keep those people once we do get them." I think that a lot of times you see that old fashioned work ethic isn't there anymore. I think in this area, it's still out there. You might have to dig a little deeper to find it, but I think this area, we've been lucky, with the traditions that have been kept and been established. A lot of them have changed and we've gotten away from a lot of them, but there still out there. I think we're still a lot better off than a lot of areas. I think that they've done their best to make sure that we are competitive and starting people out competitive and keeping those people. Super benefits, we really have super, super benefits. I know they tried some peak time staffing for awhile and found out that you don't get the commitment. You paid those people ten dollars an hour, but if it was eleven o'clock and that person really didn't feel like coming to work, they really didn't have anything to lose. They'd lose that hourly

wage, but they had no benefits and that type of thing. I think they're finding that some benefits instill a little bit more loyalty maybe in someone, rather than trying and do the peak time. You have to go through those things and you have to try them. You find out what works and doesn't work. It was a little hard to be patient through all of that but we survived it.

AH: What do you see for the future?

LB: Growth! [laughter] I hope we don't get bought out. I think I'd like to stay Old Kent. I do know that if Old Kent is sold that they wouldn't sell to anyone that wouldn't try and keep that same ethics and keep the same things going that Old Kent stands for. I think they would still watch and make sure their employees were taken care of, and their customer. Without the customer, we don't have a bank. Old Kent, over all the years has tried to reach out there to those customers. I think they do a good job, not just here at the bank, but being involved in the community and getting out there and do what ever they can.

AH: Ok, thank you so much.