

Adjusting to Meet the Changing Face of the Community

Many banks have been created to serve particular immigrant groups, especially in areas where these groups are highly concentrated. Sometimes, though, banks that were not specifically formed to serve an immigrant group wind up with a large customer base of immigrants as a result of population changes in their communities.

America California Bank, a San Francisco, \$133 million-asset San Francisco-based bank, is such a place. America California Bank has 26 employees, of whom only three were born in America. The bank's employees speak a number of foreign languages. Among them are French, English, Spanish, Taiwanese, Mandarin, Cantonese, Japanese, and Russian.

"The many languages represented are a reflection of the Bay Area, which has a very diverse population in terms of where people are from," said Stuart Keirle, president and chief executive officer of America California Bank.

"We just seem to fall into the banking of new Americans, first or second generation immigrants," said Keirle.

"We like new Americans, they've got that old work ethic. Many have their own business and work with a special purpose in mind," Keirle said.

While America California Bank serves a niche for many immigrants; one group does not dominate. "We have a pretty balanced customer base that doesn't focus on any one particular immigrant group," Keirle said.

Keirle credits the bank's smaller size as the vehicle for allowing them to take out more time to talk to their customers. "We take a lot of customers that big banks don't want to deal with. What people like about us is that we can discuss what the issues are and come up with a solution," Keirle said.

Keirle credits word of mouth for the bank's success over the years. "People get to know you in the community and they introduce you to other people." Keirle says his bank is always willing to try and find a way to make things work for their customers where others may turn them away. They always have the time and willingness to sit down with other people in the community.

America California Bank has built a great rapport with its customers and "that's how we make our business," said Keirle. —L.M.