

THE IMPACT OF SMALL HINGES



TRUXTON TRUST
A PRIVATE BANK



Hank Stuart
Managing Director

“The door of history turns on very small hinges.” This aphorism summarizes in nine words the idea that none of us know the full extent of how our small, everyday acts and interactions will impact (for good or bad) those around us for years to come.

What better way to illustrate this tenet than with a Truxton story? Over twenty years ago (when Truxton Trust was not even an idea yet!), a referral was made to a relatively young banker to see if he could help a Nashville family with a simple consumer line of credit - just a “small hinge” at the time. That one referral and the resulting loan began the banking relationship.

When Truxton Trust opened its doors in 2004, that family soon followed their “banker” by moving their ever-expanding banking relationship to Truxton. Over the years, that banker and his team of other professionals provided such a high level of client service to that family that they began referring their friends, business associates, and family members to Truxton.

So, what has happened at Truxton because of that “small hinge” of a simple referral over two decades ago and all the resulting referrals? Or better yet, who has walked in Truxton’s “door of history”? As of now, a total of at least 175 new banking relationships totaling over \$100,000,000 in loans, deposits, and assets under management by our wealth management professionals.

At Truxton, we know firsthand the impact of small hinges and the power of referrals. We consider it a very high honor any time an existing client refers someone to us. Our bankers and wealth management professionals work doubly hard once we receive a referral for two reasons: first, to respect our client making the referral and second, to earn the business of the potential new client. A sincere thank you to those who have referred opportunities to us.

How much money has Truxton Trust spent in its 17-year history on billboards? How much on television and radio ads? Newspaper ads? (Remember newspapers?) Internet ads? Naming rights on a sports or entertainment venue? The correct answer is virtually nothing. Or to put it another way, Truxton

spent more money hosting several of our valued clients for lunches last month than we have spent in our history on any of the above types of marketing. And yet, year after year Truxton Trust continues to grow its balance sheet, net income, and the corresponding returns to our shareholders.

What is one of the primary reasons of Truxton's success over the last 17 years? And what is key to our future growth? It is simply the "small hinge" of our valued clients telling others about the excellent service they receive from their financial professionals at Truxton. Continue to tell your friends, family, and business associates about Truxton Trust and our people. Who knows what impact that "small hinge" of your simple referral will have on Truxton's future history? ■

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