



At S&T Bank, people take center stage



People have been central to S&T Bank's purpose for more than a century. Embodying a people-forward philosophy, S&T's team of local experts puts customers first to cultivate relationships built on trust. That, says Jeffrey Jones, S&T Bank's Regional Credit Officer, requires doing the right thing for all stakeholders.

"People-forward banking means going above and beyond to service our customers," Jones says. "We value every voice, and we win as one team."

Sean Apicella, Commercial Banking Regional Manager & Market Executive, says it's not just about raw numbers or economics. It's about the individuals.

And Commercial Banking C&I Team Manager & Market Executive, Diana Selzer says people-forward banking means putting relationships at the center of everything that's done.

"It's in how we listen and tailor solutions to their specific goals," she says. "It's not just about the transaction. It's

about trust, transparency and being proactive advocates for our customers' success."

Local connections mean going beyond numbers

There's value in working with a bank that prioritizes a local team that has many years working and living in Northeast Ohio. Jones, Apicella and Selzer have been in the Northeast Ohio market their entire careers. And as a result, they have deep relationships with their customers, many local business leaders, and centers of influence in the region. That's meaningful to customers, Apicella says, because banking is often about connecting people.

Customers benefit tremendously from working with a local team that really knows the area, its major industries, and the opportunities and the challenges they face. Those deep community roots allow the team at S&T to move faster, make better-informed

decisions and offer insights that go beyond the numbers.

"It also builds confidence that we're invested in the long term success of this region, because we live here, too," Selzer says.

And according to Jones, local decision making is a huge advantage.

"It removes layers of red tape and allows us to respond quickly and thoughtfully when opportunities or issues arrive," he says. "It also means that our customers and prospects have direct access to decision makers — we're not getting on a conference call with someone four or five states away. That speed and accountability makes a real difference in today's fast-paced business environment. We want our customers focused on running their business while we take care of their banking, so it's peace of mind for them."

Being local also allows the S&T Bank team to be more nimble than its competitors, Jones says. And by focusing

on relationships, every customer is connected to a diverse team.

Decision makers with open doors

S&T team members actively connect decision makers with their customers.

"We're not passing our customers through multiple levels," Apicella says. "We really believe that the best outcomes happen when there's open dialog between those who shape credit decisions and our customers. Many large financial institutions centralize decision making, which can create distance and delays. Our model keeps it personal, agile and aligned to deliver for our customers."

Because the bank is consistent, predictable and accessible, S&T enjoys supporting Northeast Ohio businesses, particularly family-owned business with multi-generational families.

"We understand legacy, succession and local dynamics, aspects that large institutions often miss because they don't have that local connectivity," Selzer says. "That connection and continuity sets us apart in a very meaningful way."

Apicella says he has multi-generational customers for whom he's had a relationship from generation to generation.

"Now we have customers who are bringing their kids into the mix," Apicella says. "They have a tremendous amount of familiarity with who I am, and the bank. That creates continuity and consistency."

Community-minded

S&T Bank has the capacity and size to

support customer needs and is still able to stay focused on the customer relationship. Their team has the sophistication and capabilities to support complex middle-market company needs while also having the people-forward service model that keeps the relationship front and center.

"Whether it's treasury management, commercial banking or industry-specific expertise, we have the resources to deliver a holistic approach and solution for our customers," Selzer says. "But unlike larger banks, you'll never feel like a number at S&T. We take the time to get to know our customers' businesses, their senior leadership teams, and learn what matters most to them — not just today, but their plans for the next year, five years, 10 years, because we're looking to build long-term partnerships."

For those who feel their bank is distant, slow to respond, or just not interested in their growth, it may be time to consider a change.

"If your banker doesn't know your goals, your story or your growth plan, it may be time for a new partner," Jones says. "You're better served by a bank that wants to align with your business objectives and help you achieve success."

Selzer says there's real value in choosing a bank partner who's invested locally, who makes decisions locally, who lives in Northeast Ohio and prioritizes long-term relationships. She says, "We want to see businesses grow, evolve and thrive in the Northeast Ohio market, and give back to the local economy."



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