



Welcome to SpiritBank! We invite you to look around our e-branch and learn a little more about our story.

As you do, we hope to demonstrate our mission of achieving success with Spirit. It's a journey. It's a choice. Made again and again, to earn our place and continually prove our value to our customers. And when we focus on our customers through the lens of our core values - Service, Performance, Innovation, Relationships, Integrity and Trust, we believe they will see and feel the SpiritBank difference.

At SpiritBank, it is our goal that our significant banking and business experience, and the lessons we've learned over the last 100 years, will inspire and encourage our communities to earn Success through Character.

Challenges are a part of every business, but we have found that it's the intentional choices we make every day - daring to Dream Big, get back up, press on and to Go Higher – that are the true measure of success.

Our manifesto...our charge...is that Character and its subsequent success has no weight until proven in the midst of the gauntlet of life.

Success requires determination and grit...from all of us. It has highs. It has lows. It wakes up before the start of the day. It carries on after the closing bell. There is no last call. No final bow, but an ever-present resolve to move the needle forward.

This is the Character of Success. And it is earned.

As a final point - the ultimate sign of success is the passing on of these traits to others. We hope that you will give us an opportunity to meet with you and discuss how we can help you Dream Big and Go Higher with SpiritBank.

I look forward to meeting you soon.

Rick Harper
SpiritBank CEO

