## Liberty Bank staff helps meet community needs

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By DENNIS GRUBAUGH

Matt Waters, market president for Liberty Bank, says community is at the core of his operation. And the last year is a



Waters

prime example of what the Altonbased bank is capable of doing, even during a pandemic.

"Obviously, it's been an interesting year for everyone. One of the things I like about

Liberty and UCB, we haven't stopped helping people over the last year," he says.

Waters has been at Liberty Bank for the past 16 months. The bank is a division of Chatham, Ill.-based United Community Bank, which purchased Liberty in 2018.

Although Liberty is widely recognized for its namesake sponsorship of the city of Alton amphitheater, it broadly supports a host of events during a normal year.

Much of the community giving went toward causes sponsored by nonprofits, many of them routine events that had to be canceled.

"As a result, we've tried to look for additional opportunities to help local businesses and organizations through our giving," he said. He cited purchase of carryout meals from struggling restaurants as an example.

"Especially the ones that have been affected the most with COVID," he said. "I'm really proud of our employees for stepping up over the last year."

Liberty had to adjust to COVID safety concerns. Its facilities became drivethrough for a short period last spring, but by mid-summer lobbies reopened.

"We had to pivot pretty quickly as a bank to make sure we could still provide customers the things they needed to get their business done," he said. "Nobody had a playbook for how to handle the pandemic, and nobody thought a year ago that it would go on for as long as it has."

Much focus was placed on getting businesses through the interruption period.

"We did a great job with the PPP loans, being reactive and accessible to customers," he said.

Simply answering questions was a big key. "When the program first came out last spring, we found that a lot of our customers just wanted to be able to talk to someone," he said.

Liberty is now busy with the second round of PPP loans.

Liberty has four branches, one each in Alton and Bethalto and two in Godfrey.

Waters' bank career started at Union Planters Bank, which became Regions Bank. After 10 years, he went to the Bank of Edwardsville. After that bank was purchased by Busey Bank, he found a home at Liberty.

Waters was born and raised in Alton, and today, he and his wife Lindsay live in Bethalto.

"I'm very proud to be from the River Bend and raise a family here. This is home," he said. "One thing about the River Bend community, they want to help each other."

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## **HELPING TO OPEN DOORS IN Edwardsville and Glen Carbon**

The board of directors of CNB Bank & Trust, N.A. is pleased to announce a new branch in Edwardsville/Glen Carbon, IL. Edwardsville/Glen Carbon is one of the fastest-growing suburbs in the Metro East. The new branch, located at 212 Evergreen Lane in Glen Carbon, IL, joins the Alton and St. Louis locations to service the needs of Clayton, MO, the Metro East and Riverbend communities. CNB's Edwardsville/Glen Carbon branch offers a full suite of banking services to the community and hosts CNB's wealth management team.

Brian Ury, market president of the branch, stated:

"CNB has thrived since 1854 because of our commitment to the culture of community banking, focused on opening doors to financial success for residents, businesses and institutions in the communities we serve. We are excited to bring this same community banking focus to the dynamic Edwardsville and Glen Carbon community. At CNB, we offer a full range of financial solutions: banking, wealth management, retirement plan management and trust services. These quality and competitive services are provided by our 11-member staff of banking and wealth management professionals. Our staff is eager to help open doors to your personal financial success, and we look forward to visiting with you soon.

The opening of the new branch totals 18 locations that provide CNB banking services. The new Edwardsville/Glen Carbon branch is open as of February 1



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