

# Your Success, Our Priority

Beyond Business Banking – Phillips Sign and Lighting



Forty years ago, Ed Phillips was driving down Utica Road on his way to work when he spotted a “For Sale” sign being hung on an old gas station on the corner of Utica and Hayes. He wrote a check on the spot and called his wife to tell her they’d just bought a building.

And with that, Ed Phillips and his wife established Phillips Sign and Lighting, a business that creates quality industrial, commercial, retail and public signage in southeast Michigan. Ed leads a team of 50 employees, some of whom have been with Phillips Sign longer than 25 years, a team that has become like a family.

When their bank was acquired by a larger bank, Ed got a taste of the big bank way of doing things, and knew he wanted something different from his banking partner, a better fit was in order. Enter Brad Quail and Vito Pianello from First State Bank. “We met Brad and Vito and it was a done deal,” explained Ed. “I have no intention of going anywhere else. I could pick up the phone and call Brad at two in the morning, and I’m sure he’d answer. That’s the relationship. They’re good people.”

It started with trucks. The sign company had just one. Now they have nine cranes that leave the building each day to service and install signage. And then, they purchased a larger building.



*“When I was introduced to Ed Phillips, I saw an opportunity to help his company with some commercial financing that would allow Phillips Sign &*

*Lighting to get to the next level and grow. And it went well.*

*Now First State Bank handles their banking, their financing needs, and anything we can do to help them be successful. From that first working capital line of credit to finance their growth, to equipment loans for vehicles and equipment needed to fabricate signs, we’ve been right there with solutions to help Phillips Sign & Lighting realize their opportunities for growth.*

*Numbers are important, but we also wanted to get to know them as owners, as people. The numbers tell a story but we wanted to know the story of Phillips Sign and Lighting. Where they came from, where they’re looking to go, understand their management. How could we help them with their vision and achieve that. It’s been over ten years now and I believe being able to see more than just the numbers is what sets First State Bank apart, and what has helped this relationship work so well.*

*I love helping customers in the community and I enjoy seeing businesses being successful, and the feeling that we had a part of that. First State Bank is doing loans for local businesses – and we’re not doing things across states or other parts of the US. Everything is right here, local. We get to know people, know about their business. It’s really important.”*

## **Brad Quail**

1st VP, Commercial Loan Officer  
586.445.4757  
bquail@fsb.bank



### STREAMLINING THE BUSINESS OF DOING BUSINESS

Phillips Sign & Lighting utilizes a variety of First State Bank services for secure and convenient management of the business's finances:

- Online Banking Services
- Access to current day activity
- Internal transfers
- Stop payments
- Bill pay services
- Free account alerts

### BUSINESS EXPRESS DEPOSIT

Allows companies to make check deposits to all of their accounts at FSB for one low monthly fee

Same day credit until 7pm

Reduces mileage expense and time making trips to the bank to make deposits

Saves money on deposit tickets, as they are not needed to make deposits with the scanner

### MERCHANT SERVICES

Credit Card acceptance through one of the largest global providers

Dedicated customer support line in the event of issues with equipment or transaction processing

Latest technology / Clover processing devices and a user-friendly virtual portal

And First State Bank has been there for them – whether they need new equipment or more space, it's always a quick approval. "Brad calls and asks, What can I do for you?" shares Ed. "How many banks are doing that? It means a lot to have a relationship with people you trust, and that's the bottom line."



"I've known the team at Phillips Lighting for many years. In addition to helping them with business financing, we've been able to work with them to streamline many of their business processes.

When they came on board they immediately set up their remote deposit with us, so instead of people having to come to the bank, they could make their deposits from their location. Being able to do everything from their office created a lot of efficiency for them.

Phillips Sign and Lighting utilizes merchant services with us. Our merchant services have virtual portals where their clients can go to the website and make payments. We partner with Clover for our core technology and hardware for our customers. Clover users have 700 apps that business customers can use to manage their business. In addition to processing credit cards and taking payments, the products help businesses with time cards, gift card programs, inventory management, and a variety of other applications. We provide personalized service and contact. We're really there to make their job easier."

### Erin Stein

Cash Management  
Sales Manager  
586.863.9364  
estein@fsb.bank



fsb.bank