

Your Success, Our **Priority**

Beyond Business Banking – Carmela Foods

As a family business, Carmela Foods needed a better fit for their banking partner. The bigger banks appeared to be getting too large and losing sight of the relationship. Carmela Foods needed to make a change because they needed to know their bank would be there when they needed them.

Carmela Foods is a full-service regional specialty food and wine distributor located in Michigan. Its leaders, Anthony Tocco, Founder and President, and Paul Buscemi, CEO, are passionate about food and supplying their customers with the best food they can. And the duo has worked hard to create a family culture at Carmela, a culture that aligns well with First State Bank's similar culture.



"First State Bank has helped our business by being there and understanding our unique business of specialty foods distribution," explained Anthony Tocco. The industry isn't always level or predictable. "FSB has done a good job getting entrenched in our industry and finding out what it's all about."

"The larger banks never really gave us the personal touch we get from First State Bank," Paul Buscemi stated. He cited FSB Commercial Lender Vito Pianello as an asset, appreciating how accessible Vito is to Carmela. "He's always keeping that open line of communication, and that's really been key for us."

First State Bank conducted an analysis of the banking services Carmela was using and identified opportunities for the company to save. "The savings have been great," said Anthony. "We're saving quite a bit of money over what we were previously paying for the services



"I started working with Carmela Foods in 2021. They had previously been with a big bank but wanted the personal service of a community bank. Shortly after we met they saw the many

benefits and promptly made the switch to First State Bank.

We are able to help Carmela Foods in areas that other lenders couldn't. We provide one-on-one service, assuring Anthony and Paul that they can call me anytime. We stay in touch with our customers and consistently work with them to assist with any and all needs. If at any point needs change, we work together for the future.

The needs of our clients are the same as larger banks. We provide all of the things the bigger banks can't provide: one-on-one service as well as a management team involved with daily customer interactions. In addition, our quick decision-making process is easily attained, as we work through it locally as opposed to out of state.

We provide Carmela foods with flexibility that gives them the opportunity to grow within their company. It was the working relationship with First State Bank that directly assisted in that growth."

Vito Pianello

Commercial Lender
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STREAMLINING THE BUSINESS OF DOING BUSINESS

Carmela Foods 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.
- Cash Management
- Business Express Deposit
- ACH Module
- Wire Module
- Positive Pay
- ACH Debit Filter
- Credit Sweep

we needed. A lot of the transaction fees, processing fees, interest, everything. It's helped us put money to our bottom line that we're able to use for growth." And when it came time to transition the services to First State Bank, the bank facilitated the changeover, and it went smoothly. While there's generally not a big difference between the services that are offered, the difference lies in the responsiveness of the bank's team and the cost of services. "Having support when you need it if you run into problems, having a team you can call and helps you solve a problem is important. And that's what First State Bank provides."



"Not only were we able to identify opportunities for Carmela Foods to save, First State Bank was able to streamline the transition. I did an analysis of the current products

and services they were using. They used a lot of electronic payments and had a huge vendor list – which means a huge list of vendors they had to move. When you're talking about changing banks, that's a very large task for a company like theirs with so many moving parts. They need to make sure that everyone is paid on time and that everything is working properly when they make the transition.

We were able to help them build their ACH files, transition all their payment information over to First State Bank - all without a lot of headache or hiccups.

We know them by name, and with us, they get a response within hours. It's been a different experience for them, and we're happy to have them as a customer."

Erin Stein

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