

# PROFILES OF SURVIVAL

## ROXANA TOFAN

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Roxana Tofan is a commercial real estate and business broker and the founder and owner of Clear Integrity Group in San Antonio. She is also a Contributing Editor of **thenetwork**.



I wanted to lose 10 pounds this year. Only 13 to go.

**How many of you** who enjoy going into the bank branch were forced to rely on drive thru banking and 800 number customer service calls as banks were forced to close their doors to customers at the beginning of the pandemic and for many months? I prefer online banking and ATM service myself, but when I had to handle an error or open bank accounts for a new property, it was certainly easier to just walk into the bank and immediately take care of business. COVID didn't give banks and their customers in person solutions for over a year.

Lisa Mochel is the Vice President of Treasury Management and Business Developer Officer at Lone Star Capital Bank in San Antonio, Texas. The bank has seven branches serving the San Antonio and Texas Hill Country communities, and recently opened their first location in Austin. A passionate business professional in the banking industry for over 25 years, Lisa has always been most enthusiastic about serving business customers - in person.

**Roxana: Lone Star Capital Bank prides itself on providing service to business customers always from a familiar face. How did you make that "familiar face" possible during the COVID restrictions?**

## LISA MOCHEL

VICE PRESIDENT OF TREASURY MANAGEMENT

& BUSINESS DEVELOPMENT OFFICER AT LONE STAR CAPITAL BANK

**Lisa:** We did have to close our doors but opened them by appointment. We switched to drive thru operations, and we also took banking to our customers as needed. Customers relied on online banking because we have full treasury management products and services. They still had direct access to us and didn't have to call an 800 number. We took loan documents to their businesses when necessary and even delivered deposit slips and deposit bags. Whatever they needed. We were available at our direct numbers and helped our customers via phone anytime. As soon as we were able to open the front doors, we took all the necessary precautions to open safely and did it immediately.

### **Roxana: What about bank staff?**

**Lisa:** The bank has been extremely good to the employees as well. For those of us that continued to work in the office, we always wore masks. For the employees who had young children and were affected by closed schools or closed day care centers, we immediately switched them to work from home or accommodated them on a rotation schedule. We actually still have people that are working remotely. We are making it work for both their families, our staff and our customers.

### **Roxana: How was business during all this?**

**Lisa:** Last year was one of our most successful years. Our customers continue to send us great referrals, so we continue to open new accounts and attract new business. People found that the big banks were not there for them when they needed the most assistance, so we stepped up and helped those who reached out. We also processed over 100 Paycheck Protection Program loans and that kept us busy taking care of customers and new customers.

It certainly makes a positive difference to someone when their well-being, family or business are put first ahead of any other banking operations. One of my favorite restaurants, Republic of Texas, banks with Lone Star Capital and shared this: "We have enjoyed banking with Lone Star Capital Bank for the last 19 years. You can't find Private Banking anymore where folks look after you, care about you, and treat you as an individual. You're not just a number or a piece of a computer. They do banking the good old fashioned way."

How many of us can say, "My banker comes to me"? Lone Star Capital Bank customers certainly share many similar stories. ■

