

How Can We Serve You?

How can we serve you? That is the biggest question that comes into play at Affinity Bank. What started off as your run of the mill, one branch community bank in Atlanta has quickly grown into an incredible full service bank with a niche expertise in the dental industry.

“We certainly are a community bank,” says Ed Cooney, President of Affinity Bank. “Rather than serving a geographic footprint as most community banks would, we serve more of an industry footprint, specifically, service of the dental industry.”

In just a few short years, Affinity Bank has grown to become the leading dental bank in the southeast. This growth was only possible due to the outstanding customer service and knowing the answers to questions many dentists have not yet thought to ask.

“Being able to serve a community of dentists rather than a geographical community means we are able to offer products and services to help dentists run their offices more efficiently. We are able to save dentists time and money by teaching them how to bank efficiently. At the same time, we can give them the best [loan] rates in the market,” says Cooney. Practicing what they preach is what makes Affinity Bank stand out. With one branch, an estimated \$255 million in assets and only 25 employees, it is hard to argue that they are clearly doing something right. [And did we mention Ed’s wife and father-in-law are dentists?]

“From an efficiency standpoint, I would say we’re one of the most efficient banks in the state,” according to Cooney. “That efficiency allows us to really focus on our clients. Typically when you have a high efficiency ratio, you don’t couple that with service. That is what [our] business model allows us to do, give our clients the best of both worlds. Rather than having 10,000 retail clients with a huge branch network and high cost structure, we started what we consider a very efficient operating platform,” he says about Affinity’s business model, which includes about 600 doctors and dentists as clients. “We have deposits and loans. We take care of all [of our clients’] personal [banking] needs. It’s a very, very simple concept. It’s just a matter of focus.”

Through all this, Affinity Bank’s future is looking bright. Not only has the Bank seen success in the GA dental community, but in the last six months alone they have begun a massive expansion that has put them in a position to dominate the dental industry across the entire southeast.

If that alone is not reason for Affinity Bank to celebrate, the induction of President Ed Cooney to **The Pankey Institute Board of Directors** becomes the icing on the cake. He is excited to be part of an incredible team that works to provide a once in a lifetime learning experience with the most sought after, world-class educational foundations for advanced dentistry.

Through hard work, dedication to one-of-a-kind customer service, and an abundance of educational resources, it is clear the sky is the limit for Affinity Bank. Now opening their doors to all dentists in the southeast and they show no sign of slowing down anytime soon.

