



It has been 16 years since J.R. Rivas first walked into Robertson Banking Company. At that time, Rivas was the head of a young family and was struggling to make ends meet on a police officer's salary.

Rivas, a Mississippi transplant envisioned owning his own business but needed the financial assistance to make such a dream become reality. That is where Robertson Banking Company proved happy to help.

"At that time, policeman salaries were not meeting our needs as a family and I proceeded to ask for a loan," Rivas said. "And Mr. Al Garrett was the one that extended us the loan. It kind of progressed from there."

Today, Rivas is the owner of Personal Touch, one of the most successful right-of-way maintenance and refractory businesses in the Southeastern United States.

While Rivas has watched his idea grow into an incredibly successful business, he has continued to find available to him the financial encouragement that can only come from a caring community bank.

"I feel that Robertson Banking Company, starting with Mr. Al Garrett and Mr. John Northcutt and then proceeding to Mr. Peter Michael Reynolds, they have really gone out of their way to make sure that Personal Touch is a business that will continue to grow. They really have helped us along to make sure that as a business owner, I have all the financial support," Rivas said. "I think it has been great. We've had an awesome relationship. I can seriously say that Robertson Banking Company is what's called a community bank."

Only 16 years old, Personal Touch is still in its early years by many business standards. And, Rivas admits, day-to-day operations are not always without their difficulties as new opportunities and expansions surface.

But Rivas has continued to take it all in stride, comfortable with the reality that Personal Touch's journey is helped along tremendously by the personal touch provided by Robertson Banking Company.

"We're still going through growing pains every single day and during those growing pains, Robertson Banking Company has been there to assist us," Rivas said.