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The Very (Noble) Idea

A new Birmingham bank, Noble Bank, demonstrates that a business can operate on Christian principles and find success in today's multicultural market.

WORDS AND IMAGES BY AL BLANTON

If you haven't noticed, banks don't just materialize.

This month, when you walk into Noble Bank on Summit Boulevard in Birmingham, you'll see the pristine finished product. You won't think much about all it took to build a bank from the ground up. You won't think about working with contractors when you're sitting comfortably in the swank office furniture. You won't think about picking out the perfect type of granite (they chose "Black Galaxy") as you're filling out your deposit



slip. You won't wonder how much it's going to cost to knock out a wall when the teller greets you.

Rewind three months. It is a late January morning, and Paul Rogers is standing in a shell of the future bank building. There is one lone foldup table in the middle of a bare room. Wires dangle from the ceiling above the teller desk. The blinds are cocked to one side, and a Toshiba TV is fastened to the ceiling. There are four offices on the eastern side of the building, where trashcans are stacked neatly off to the side. In these rooms, managers will one day hand out loans to young eager entrepreneurs. A certain anticipation fills the air as Rogers closes out his meeting on that makeshift table.

While the walls are barren, Rogers is personality galore. The gregarious, super-tall Kentucky native (yes, he's a Wildcat fan) has been in banking for 26 years. A

graduate of Freed-Hardeman University, Rogers came to Birmingham in the 1980s during the height of the banking industry. His first job out of college, though, wasn't the most ideal gig. He worked in the trust department at First Tennessee Bank in Memphis, sweating through a hot summer, walking four blocks to work in a dampened suit.

Thankfully, SouthTrust Bank in Birmingham soon offered him a job in their management training program (and a parking spot), and Rogers jumped. "They put me up in the Pickwick Hotel when they interviewed me," says Rogers. "I remember being impressed with their vision and growth. They had a map on the wall with blue pins for all of their branches, and red pins where they planned to expand."

Rogers fell in love with Birmingham, and has been a happy Alabama boy ever since. Before arriving at Noble, Rogers served as Birmingham's Regional President for Allant Bank, and has worked at Highland Bank and Red Mountain Bank. He now serves as Senior EVP and Market President at Noble.

Noble Bank was founded almost 11 years ago in Calhoun County (Anniston) as a community bank with a crossover message. Hailing biblical principles (they have a Bible verse on their website), Noble focuses on personal relationships with clients and performing executive decisions in a "Godly" manner.

"What attracted me to Noble was the character and quality of people," says Rogers, giving high praise to Anthony Humphries, President and Chief Executive Officer of NobleBank & Trust.

Rogers also believes that there is a misconception in today's world that a secular business cannot vocalize Christian principles. "We start our meetings with prayer," he says. "I don't think our faith should be compartmentalized and we are not embarrassed about who we are. We were very intentional about our message.

But what that means is that if we put it out there, we have to live up to it."

Even the design of Noble's crest reflects biblical values. For instance, the website notes that the crown on the crest "is a reminder of the Bank's commitment to operate in a manner that is honoring of the "King of Kings."

That's the spiritual side. So what about the banking side?

Rogers also assures that Noble Bank is all about *relationship*. "We work hard to be more than just a place to keep your money. We are not your typical community bank. We want to get to know you, to be a place where you can stop by just to say hello and have a cup of coffee. Because the better we know you, the better we can serve you."

Often, community banks have the perception of being high-touch, but lacking in services and technology. Not so with Noble.

Remote deposit for business? Yes.
Mobile banking? Yes.
Consumer remote deposit? Yes.
Internet banking? Yes.

"We want to be a relational bank but also cutting edge. We want to be high-tech and high-touch, all from the same provider. Customers don't want to be treated like cattle," says Rogers.

As for his keys to success, Rogers says that long ago he received some good advice from his parents: "To always do your best, and keep your slate clean."

"I am a product of the people who invested in me," Rogers says. "That's what Noble Bank does. We invest in other people. And that's the stuff that's enduring."

Noble Bank will be open to the Birmingham public this April. And if you see Paul, let him know whether or not you like his choice of granite. **78**



Paul Rogers