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City National Bank: Growing from Miami Beach Roots

City National Bank of Florida (CNB) began in this community 65 years ago and, like Miami Beach, the institution embraces change in order to grow and continue serving local residents and businesses. Today, the bank's bond with Miami Beach has grown deeper than ever through CNB's ongoing and expanding commitment to give back to the community by supporting organizations that benefit City residents.

Founded in 1946, CNB has become the fourth-largest Florida-based bank, as well as one of the state's best capitalized and most liquid financial institutions. Its three Miami Beach banking centers — Arthur Godfrey Rd., 300 71 St., and Collins Avenue and Fifth Street in South Beach — are among the bank's 26 locations in Miami-Dade,



JORGE GONZALEZ
President & CEO of City
National Bank of Florida



City National Bank, 475 Arthur Godfrey Road

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Broward, Palm Beach, Martin and Orange counties.

Long regarded as a leading commercial real estate lender, the bank made a strategic decision to expand its product and service offerings to accommodate a larger cross section of businesses and residents. This diversified approach focuses on four primary banking lines: real estate and private banking, which are historical CNB services, along with corporate and business banking and residential lending. The new services greatly expand the bank's outreach to more community members.

City National Bank also is growing physically, with two new banking centers expected to open within the next year, and additional locations likely. President and CEO Jorge Gonzalez expects these initiatives will enhance the bank's footprint throughout the region.

"Our expansion and diversification strategy is gaining traction and our client and employee retention is exceptional," Gonzalez noted. "We will continue investing in our people and technology to better serve our clients and community, especially in Miami Beach."

In fact, it is CNB's Miami Beach roots that have helped spur much of the bank's success and the decades-long bond between the city and bank remains strong

today.

"Like Miami Beach, CNB has grown to be one of the most recognized names in Florida," Gonzalez said. "Our strategy is to continue building upon the legacy of service for which we are known."

City National Bank is backed by Caja Madrid, a \$400 billion, 300-year-old parent company, which enables it to focus on the future. According to Gonzalez, during the last two years while other banks were cutting expenses and trying to raise capital, CNB was positioning itself for growth by investing heavily in technology, new products, new banking centers...and people, because people and client experiences are what separate CNB from other banks.

CNB's bankers know every client and personalize their every banking experience. Decisions are made locally by bankers who know you — one of the primary reasons why CNB is widely considered to provide the best-in-class customer service.

As many locally based banks lose their local roots through consolidation, CNB is doing the opposite. By keeping decisions local and personal, the bank remains committed to its core values and continues its emphasis on the "back-to-basics" banking for which City National has always been known.

"CNB is what personal banking is meant to be," Gonzalez noted. "We are large enough to provide clients with what they want and small enough to deliver it the way they want it."



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