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City National Bank says service is key to having no complaints

By [Doreen Hemlock](#), Sun Sentinel

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City National Bank of Florida stands out as the only retail bank in Florida that had no customer complaints filed against it with state regulators in 2011, a recent report by a bank analyst found.

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What is the Miami-based bank doing right? City National managers say that for starters, the 26-branch bank hired a "service director," Steven Clark, who worked for years at Ritz-Carlton, Nikko and other luxury hotels that place a premium on top service.

Clark touts the importance of customer care, both for people coming into the bank and what he calls "internal" customers across different departments inside the bank.

"Service is service across all industries," Clark said. "You just want to know your voice matters."

Chief Executive Jorge Gonzalez said customer service distinguishes City National from rivals. The bank is willing to hire more staff per customer to ensure more personalized service, Gonzalez said.

City National also hires staff with an emphasis on personal skills and delegates authority to staff to make decisions as needed to help customers, said Gonzalez, who worked more than 20 years in banking in South Florida before taking City National's helm.

"In today's day and age, clients want everything yesterday. There's not a whole lot of patience," he said.

City National's branches are clustered mainly in South Florida but include two Central Florida locations and one Treasure Coast branch.

Attention to customer care is what keeps attorney Robin Campbell, 54, of Coral Springs, coming back — even after the co-founders sold the bank. She has been a customer for about 15 years.

"We've always had perfect service," said Campbell, after a visit to the Las Olas branch in Fort Lauderdale. "You don't have to sit and worry there's some kind of monkey business going on."

In his annual review of customer complaints against banks filed with state regulators, independent banking analyst Ken Thomas of Miami identified City National as the sole retail bank with no complaints last year. The bank had one complaint in 2010 and one in 2009 — a strong showing, Thomas said.

City National has an edge over rivals: It's relatively small and caters more to professional and business customers, Thomas said.

"Receiving no complaints may be possible for a small bank with few customers, but it is very difficult for a large multibillion-dollar retail bank serving the entire community," Thomas said.

Founded in 1946 by two friends and partners, it has been owned since 2008 by a banking group from Spain. City National has a long tradition of customer service, employee recognition and community outreach.

When former Chief Executive Leonard Abess Jr. sold the bank to Spain's Caja Madrid, he gave away \$60 million to 399 current employees and 72 former employees, earning recognition from President Barack Obama in his State of the Union address in 2009.

City National has challenges too. It was under an enforcement action from regulators for almost two years until it met all requirements in March 2012, including cutting its concentration of loans in risky areas.

The bank, with \$4 billion in assets, has plans for growth. It aims to add eight branches in the next three years, mainly in western Broward and western Miami-Dade counties, Gonzalez said.

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