

## CUSTOMER TESTIMONIAL

# Faith & Giggles



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[www.fnb-hartford.com](http://www.fnb-hartford.com)  
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## THEIR STORY

Six years ago, Wendy Smith's life was changing direction, and she was faced with a tough decision about her next career move.

"I had been self-employed for 20 years, and knew enough about myself to know that I wanted to continue that path," Smith said. "I knew I'd be spending many hours in whatever project I decided to create, so it had to be a product and environment that I loved. I also had such a need to feel that what I was doing in my life was making a difference, so I needed to do something purposeful and important. And lastly, I really wanted to do something that my girls could be really proud of one day."

Wendy also knew that she had to make a living.

"Whatever I did had to be something that other people loved, needed and wanted in their lives so that they would keep coming back."

Wendy and her husband, Jason Wix, opened **Faith & Giggles** in September 2011, **specializing in inspirational and spiritual gifts, décor, cards and books, as well as jewelry and accessories.**

## THE CHALLENGE

In 2012, with sales growing at a good pace, Wendy and Jason applied for a line of credit at a local bank to grow the business further.

"We got the friendly schmooze in our initial meeting with the bank, but that's where it ended," Smith said. "We received an email afterward informing us that we were not eligible for a line of credit due to our lack of business history. No phone call, no second attempt to problem solve, nothing."

Jason and Wendy were discouraged.

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"We felt like we had demonstrated that we were responsible business owners — we showed sales growth, we sell great product and have excellent customer service, we work hard at being involved in the community because we think it's important, and we have kids in schools here," Smith said. "We obviously are committed to the business and the town. Being turned down for a line of credit simply because we hadn't been in business long enough didn't sit well with us."

In the end, Wendy said she and Jason felt like a number.

"It seemed as if everything we had been working so hard on just didn't matter to them. And obviously it didn't," Smith said, "The person we talked to seemed like he wanted to help, but couldn't, and then didn't have the courage to contact us personally to let us know. We didn't feel as though they were trying to figure out a solution to help us."

## THE SOLUTION

Jason and Wendy knew they needed to find another lender and turned to First National Bank.

**"At First National Bank, the experience was authentic. From our initial meeting, we sensed that they were going to help us find a solution, and they did,"** Smith said.

"First National Bank was out there rooting for our success and we are very grateful for their confidence in us as a business and as people."

After being approved for a line of credit, First National Bank Assistant Vice President and Commercial Lender, John Schumacher, made several trips into the store to personally answer questions and ensure that Jason and Wendy understood everything and were satisfied. Smith says the experience went beyond just great customer service.

"We feel confident that we have chosen a bank that is working with us as a team to help our business. They know us, they know who we are and what we are doing, and it's obvious that they've made a personal commitment to do everything they can for us," Smith said.

Just as Faith & Giggles is more than a business customer to the bank, Smith believes that First National Bank is more than just a bank to the community.

"First National Bank is made up of real people who live, shop and build families right here in the Washington County area. They are strong community members trying to make a difference and we are fortunate to have them here."