

## EPILOGUE

### *Into the Future*

The last 125 years have seen extreme changes in the local communities and in banking. The founding members of Bank of Clarke County would no doubt be at a loss as to how best to deal with the ever-increasing, ever-changing banking industry that exists today. They knew nothing of the stifling laws and regulations that bankers try to deal with on a daily basis. Their world was not so much affected by international incidences, non-traditional financial institutions and global economies. Rather, local issues and a somewhat insulated economy preoccupied their thinking.

Today, banks deal with a plethora of issues, including increasing competition from banks and non-banks, the fast emergence and even faster obsolescence of technology, secrecy acts, patriot acts, customer privacy, protection of information, identity theft, terrorism, scamming, spamming, phishing – and the list goes on and on. And, through it all, Bank of Clarke County has endured and thrived.

The sheer determination and dedication of its stockholders, directors, officers and staff (past and present) have guaranteed that Bank of Clarke County continues to live up to its rich and historic legacy. The ghosts of the past must be pleased.

Bank of Clarke County is the second oldest business in Clarke County behind The Clarke Courier and remains a strong and vital community institution, committed to remaining an independent commercial bank.

Regulations will continue to be imposed. New branches and markets will most assuredly be introduced. Growth in size and profit will continue. But, perhaps most importantly, all this will be possible due to an expanding employee pool of professional, dedicated people who will respect and honor the past and work diligently to guarantee the brightness of the future.

