



Lea County State Bank  
PO Box 400  
Hobbs, NM 88241-0400

PRSR STD  
U.S. Postage  
PAID  
HOBBS, NM  
PERMIT NO. 259



## INVESTING IN LOVINGTON, CAJUN-STYLE

Bradley Clayton has always wanted to cook for people, and ever since July 2nd he has been doing just that. Lovers of Cajun food can find him most evenings serving up po' boys, catfish, hush puppies and plenty of Louisiana hot sauce from B-Crabby Cajun Style, a bright-red food trailer in downtown Lovington.

Driven by a dream and no restaurant experience, Clayton was excited to be part of Lovington Main Street's inaugural class at its Local Innovators Institute earlier this year. There, he and four other local entrepreneurs received technical and hands-on assistance for all aspects of how to open and operate a food-service business.

Included in the curriculum was a presentation about business banking from Rose Munoz, assistant branch manager at Lea County State Bank's Lovington office. She talked about the steps for a business loan approval and offered details about business accounts.

Not long afterward, Clayton opened his food trailer and a business checking account at the bank. His wife and business partner, Jessica, loved that she could begin the account opening process on the phone. Now she receives

her cash register money twice a week at the drive-thru window and relies on mobile banking to check the daily credit card receipts and account balance.



FROM LEFT TO RIGHT: ROSE MUNOZ, JAYLON CLAYTON, BRADLEY CLAYTON AND JESSICA CLAYTON

"Lea County State Bank has been easy to work with," she says. "I was walking blind when we started, and they have helped me every step of the way. It's been a really good experience."

Lovington Main Street is part of a New Mexico Economic Development Department initiative designed to revitalize the city's downtown. Munoz, who has lived in Lovington for more than 10 years, serves as the organization's treasurer.

"Lovington Main Street does a lot to bring the community together, and I'm proud to represent the bank and be a part of the organization," she says.

Bradley Clayton admits that opening a food business in the middle of a pandemic has been an adventure. But he has had no trouble attracting customers—he often sells out, especially on Frog Leg Fridays. His son, Jaylon, is also helping out.

"I like to say, if you're going to be crabby, be crabby Cajun-style," Clayton says.

# NORTH GRIMES NOW HAS AN ITM

The automatic teller machine (ATM) at Lea County State Bank's North Grimes branch recently became smarter. It is now an interactive teller machine (ITM), capable of offering personalized service in addition to standard ATM transactions.

Like at the bank's other ITMs, customers who use the new North Grimes ITM can communicate directly with a teller inside the bank via video, much as they would if they had walked into the bank's main office. Another feature of the LCSB ITMs is the option to communicate with a Spanish-speaking teller.

"Customers can make mortgage payments, credit card payments, cash a check and transfer funds from one account to another," said Valerie Trujillo, teller supervisor at the North Grimes branch. "The convenient hours, from 8 a.m.-7 p.m., allow for people to do their banking after work. It's nice."

In addition to the North Grimes branch, LCSB ITMs can be found at the bank's main office, the Lovington branch and at New Mexico Junior College. After hours, an ITM can still be used as a standard ATM.



"We are excited to add these ITMs to our drive-thru banking options," said Sam Spencer, president and CEO of LCSB. "In the future we plan to expand our ITM network."

An unexpected benefit of the ITMs, during the current pandemic, is that they provide the ultimate in social distancing while completing your banking transactions.

## NORTH GRIMES BRANCH ITM

HOURS: 8 A.M.-7 P.M.

## CHESSA JUAREZ A "SOLID GOLD" EMPLOYEE

Chessa Juarez, personal banking representative at Lea County State Bank's Lovington branch, received the bank's Solid Gold Performance Award for the second quarter of 2020. The quarterly award recognizes excellence in teamwork, customer service, productivity and the willingness to participate in bank events and community service.

As the only personal banking representative in the Lovington branch, Juarez has a wide variety of duties, ranging from answering phones to opening accounts, issuing certificates of deposit and resolving customer service issues.

"She knows everything at the branch except lending," said Rose Munoz, assistant branch manager. "She is able to handle all of that in a friendly and efficient manner. And she will step in and help the tellers when they are busy."



Juarez joined the bank in 2018 as a teller. She was the first in Lovington to become trained as an ITM teller, and subsequently trained others. Then she was promoted to personal banking representative.

"In a short amount of time, she was able to help me in any area," said Munoz, who is her supervisor and nominated Juarez for the award. "And she makes new customers feel welcome."

Juarez also has been quick to volunteer for events outside the bank. She helps out at the bank's booths at the Lea County Fair and Rodeo and United Way of Lea County Chili Fest.