

JOAN COLEMAN

55 YEARS DEDICATED TO AMBLER SAVINGS BANK



It was 1965: the Dow Jones Industrial Average had topped 7,000 (yes, that's correct).

Gas was 30 cents a gallon, and a nice new car could be bought for under \$3,000.

If you think that seems like a long time ago, Joan Coleman feels like it was only yesterday – her first day on the job in July that year, with Ambler Savings & Loan Association. She still recalls interviewing with Warren Schaeffer, at a time when consumer loans were becoming increasingly popular and banks were gearing-up to meet that demand.

Joan first started her working career as a teller and later worked servicing loans. She had progressed to become head teller and then moved to customer service, a few years after which she took the position of secretary (with a combined responsibility of serving as a lending officer).

She served for the last 20 years as senior VP and corporate secretary.

On July 31, 2020, Joan retired after an amazing 55 years of continuous service with Ambler Savings Bank (as its been known now since 2002).

In all of her time with Ambler, she worked at the main office, but did spend some time serving as branch manager at the Schwenksville branch (their first branch operation), later returning back to the main location.

Of the many changes which have taken place in her lengthy career, a few highlights stand out in Joan's memory even today: the introduction of computers vs. the old bookkeeping machines; the time when the bank first offered its 'NOW' Accounts (the pre-checking account days of negotiable orders of withdrawal); and the time about 18 years ago when the bank was able to further open up its lending and compete with commercial banks – by then offering car loans, consumer loans, and also commercial lending.

LEAVING BEHIND A POSITIVE MARK

“Joan always provided a stabilizing influence and calming presence during the more difficult times. She met every challenge with a smile and treated everyone with equal respect,” said Roger Zacharia, president and chief executive officer of Ambler Savings Bank.

“She has left a positive and indelible mark on countless employees, customers, and members of our communities. We've been blessed with many loyal employees in the nearly 150-year history of the bank, but her record 55-year tenure will likely never be broken,” added Zacharia.

WHAT IS LIFE LIKE NOW, IN RETIREMENT?

Most people dream of that special day when retirement finally arrives, following a long work career.

So how does Joan feel now 55 years on, that she is no longer beholden to the alarm clock's call to head to work?

“I felt like I was on vacation, and I would be going back!” when that special day arrived, Joan said.

“I am still in ‘working mode’ physically – that hasn't left me yet,” she added, “but when I realize I don't have to get up, I tell myself it's OK to go back to sleep!” she said with a laugh.

Residing in Worcester Township (near Collegetown) with her now-retired husband Earl, she plans to enjoy more time visiting in the Harrisburg area with her daughter and her family, which now includes a 14-month old granddaughter.

She reflects back on her many years of service as being marked by a strong sense of commitment, integrity and being willing to help serve those in her community.

“I interviewed a couple purchasing a home for their first time, and I had to put that couple at ease in the process. Upfront, I gave them all the information they needed, and felt good knowing that I was putting them at rest, that they will be fine.”

Joan added, “I was introducing them to the process of lending for the first time, and it was very rewarding to counsel a couple through the application process and to be setting them at ease. I was only too glad to be there to help.”

Now retired, what advice would she give to younger people considering a career in banking?

- “Think of it as a career and NOT a job.”
- “Make a commitment and put your heart in it. I personally had a commitment to the bank to do the best I could do and be the best I could be.”
- Create and develop good relationships within the bank and have a good understanding of the bank as a whole.

“I was fortunate to go through all the areas of the bank. Every department is extremely important”

Joan noted, “It starts in your own bank of helping your team members, and that feeling of providing help extends out to your customers.” In identifying one trait, Joan said this: “Be sincere at trying to help the customer ... look them in the eye and say, “Hi, how are you today?”

WHAT WAS IT LIKE WORKING FOR AN INCREDIBLE 55 YEARS, FOR JUST ONE EMPLOYER?

Said Joan, “If it ain't broke, don't try to fix it. The bank has been very good to me. The leadership and their trust in me ... my giveback is the trust they put in you, and that we've had good leadership throughout my time there.”

On more recently knowing that her retirement was looming over the horizon, Joan said, “Over the last year, I've convinced myself it's time to move over, and let someone else have the great opportunity I have had.”