

BUSINESS PROFILE

Bank president Bruce Schultz believes in community

BY NANCI THEORET
Special to Florida Weekly

Bruce Schultz, president and CEO of Southwest Capital Bank, is involved in a number of Lee County groups that promote a better way of life for all residents and help build a better community — from education and child advocacy causes to agencies that provide the basic necessities. It's no surprise he's at the helm of a local, community bank — stressing the word "community."

"The United Way and the agencies it serves make a tremendous impact on the quality of life here," said Schultz, who serves on the organization's board of directors. "Their work affects everybody — my family, my employees and their families and the entire community."

Building community is the driving force behind Southwest Capital Bank, which Schultz and several business associates founded in 2006 to serve small- and medium-sized businesses and personal banking customers. The bank is locally owned and its executives "live, work and play in Lee County," Schultz said. "We're not owned by a large financial institution. We know our community. Our board members work in various industries and they have their fingers on the pulse of what's happening in the community."

Schultz, 47, has worked with the big guys during his lengthy career in the banking industry. But it's the smaller, locally owned banks like Southwest Capital that really know their customers and their com-

munities, he said. They can look beyond the information on a loan application or a business proposal and see a vision that will shape the community.

"We know the market because we live in it, we're part of it," he said. "An out-of-state bank doesn't understand the nuances of the community. We know the people and can look at the character component of a borrower. That weighs a lot with us. We see these people at church on Sunday, at the grocery store and youth sports games."

Southwest Capital's top executives, David Robbins, executive vice president and chief operating officer, and Tom Fuess, the senior lender and chief credit policy officer, have each lived in Southwest Florida for 30 years, Schultz said. "This kind of knowledge about the community is invaluable."

Schultz, himself, arrived in Fort Myers six years ago, after tenures at larger Florida banks. A Florida native from the St. Petersburg/Clearwater area, he took the "logical" route after graduating from Florida State University with a finance degree. "I thought I'd try banking for a couple of years," he said. "In college, I thought banks were for making car payments. I didn't know much about what banks offer and the services that help small businesses and help people manage their wealth. I had no idea how a bank impacts the community."

That sense of community has kept Schultz in the banking world for 25 years. "It's been my entire career because I discovered that I really like working with people," he said.

In early 2005, Schultz, Robbins and Fuess

started talking about going into business themselves — a daunting proposal, to say the least. "Dave, Tom and our executive management team left their jobs," he said. "It was a tremendous leap of faith, and a chance to take care of the people in our community."

The numbers also indicated a need for a community bank. "When I first started, there were 15,000 banks chartered across the country," Schultz said. "Now, because of consolidation, there are only 8,000. To me, that shows a need for local community banks."

Thinking — and helping — locally, he said, will also help the country out of tough economic times. "It's that old banking mantra: Build your community and you build your bank."

To that end, Schultz invests personal time in the community. He's the president of the Children's Advocacy Center, which is currently involved in a capital campaign to raise money for a new building. He's also president of the Uncommon Friends Foun-



NANCI THEORET / FLORIDA WEEKLY

Bruce Schultz, Tom Fuess and David Robbins — the leadership team of SW Capital Bank

and serves on the board of directors of the Lee County Public Schools Foundation and the Greater Fort Myers Chamber of Commerce.

Education is another passion, and Schultz, a father of two, is the district president of Edison College Foundation. "Edison State College is one of those institutions that probably has had the most impact on the local quality of life," he said. "People in construction and other industries who have lost their jobs can gain new skills in technology, nursing or as an EMT or dental hygienist and other fields. That family stays within the community and their new skills increase our quality of life here." ■

Woodyard

Associates LLC

COMMERCIAL REAL ESTATE

PROFESSIONALS WITH PASSION

Tom Woodyard

Todd Holman

Robyn Wright

Steve Wood

John Kremski

Honora Jacobus

Alex Wright

Carrie Vincent

Gloria Hooper

<p>Central Cape Business Park Sublease Unit Available</p> <ul style="list-style-type: none"> • 3,210±SF • Commercial Zoned • Ofc/Retail Park Setting • OH Door • Vanilla Finish (AC) • Pine Island Corridor • Full Median Cut • Ample Parking <p>Lease: \$10.00 PSF Gross Contact: Tom Woodyard or Carrie Vincent</p> <p style="text-align: right; font-size: 0.8em;">WA2019</p>	<p>Multi-Tenant Warehouse Available</p> <ul style="list-style-type: none"> • 18,120±SF • Ideal for Investor • Future Redevelopment • Located South of SR82 • Downtown Fort Myers • For Lease or For Sale <p>Price: Call for Details Contact: Honora' Jacobus</p> <p style="text-align: right; font-size: 0.8em;">WA1773</p>	<p>For Lease - Office Space Newly Constructed</p> <ul style="list-style-type: none"> • 2,309±SF • Zoned CG • Centrally Located • Off Summerlin/Colonial Blvd. • Flexible Built-Out Allowance • Allows Office, Banking & More <p>Lease: \$19.25 PSF + CAM Contact: Tom Woodyard or Carrie Vincent</p> <p style="text-align: right; font-size: 0.8em;">WA1960</p>	<p>Warehouse</p> <ul style="list-style-type: none"> • 62,400± SF • 3,311± SF Ofc Space • Just off Daniels Pkwy • Quick Access to I-75 • 3-Phase Power • 3 Dock High Doors • Extra Paved Parking • Airport Woods Comm.Ctr <p>Price: \$3.90 PSF + \$1.85 PSF CAM Contact: Todd Holman</p> <p style="text-align: right; font-size: 0.8em;">WA1379</p>	<p>Office Suite For Sale or Lease Retiring Physician Says 'Sell Now!'</p> <ul style="list-style-type: none"> • 2,654±SF • In Lehigh Acres • Office or Medical Use • Great Visibility • Immediate Occupancy • CC - Community Commercial • Medical Impact Fees Paid • High Traffic Counts • Suite Can Be Subdivided <p>Sale: \$425,000 Lease: 12.00 PSF+CAM Contact: Robyn Wright or Alex Wright, CCIM</p>
<p>Freestanding Warehouse/Office Space For Lease Truckwell</p> <ul style="list-style-type: none"> • Building: 20,900± SF • 3,044± SF Ofc Space • Three (3) OH Doors • Frontage on Rockfill Rd • Zoned: I2 - Heavy Industrial • Just Three (3) minutes from I-75 (Exit 138) <p>Lease: \$5.00 PSF + \$2.00 CAM (Est) Contact: Todd Holman</p> <p style="text-align: right; font-size: 0.8em;">WA1978</p>	<p>Office Space for Lease</p> <ul style="list-style-type: none"> • 1,800± SF & 2,000± SF • Shell space for Sale or Lease • Upscale Build-Out • Brand New • Motivated Owner • Immediate Occupancy <p>Starting at \$14.00 PSF + \$4.00 PSF CAM Contact: Robyn Wright or Alex Wright, CCIM</p> <p style="text-align: right; font-size: 0.8em;">WA2029</p>	<p>2 Story Office Building On McGregor Boulevard INVESTMENT OPPORTUNITY</p> <ul style="list-style-type: none"> • 11,454± SF • Features 7 Units • .82± AC • City Water/Sewer • NOI: \$96,970 • Ample Parking • Built 1985, New Roof 2004 • Zoned C2 <p>Price: \$1,275,000 Contact: Tom Woodyard or Carrie Vincent</p> <p style="text-align: right; font-size: 0.8em;">WA2038S</p>	<p>Warehouse/Office For Sale</p> <ul style="list-style-type: none"> • 7,925± SF • 34,649± SF Land • 2 Units • 1 OH Doors per Unit • Fully Leased Income Property • IL - light Industrial Zoning • Billy Creek Area <p>Price: \$83.00 PSF or \$657,775 Contact: Todd Holman</p> <p style="text-align: right; font-size: 0.8em;">WA2039</p>	<p>2.76± AC Commercial Site Off Ortiz Avenue</p> <ul style="list-style-type: none"> • CI Zoned • Allows Variety Commercial Use • Connecting to major roads • Frontage on 2 Roadways • Strong Growth Area • Just off I-75 (Exit 139) <p>Price: \$495,000 Contact: Steve Wood</p> <p style="text-align: right; font-size: 0.8em;">WA2040</p>

THE STATEMENTS AND FIGURES PRESENTED HEREIN, WHILE NOT GUARANTEED, ARE SECURED FROM SOURCES WE BELIEVE AUTHORITATIVE. SUBJECT TO PRIOR SALE, LEASE, WITHDRAWAL AND PRICE CHANGE WITHOUT NOTICE.

WOODYARD & ASSOCIATES, LLC COMMERCIAL REAL ESTATE
Pinebrook Park, 12995 S. Cleveland Ave., Suite 219, Fort Myers, FL 33907
Phone: (239) 425-6000 • Fax: (239) 425-6001
www.wa-cr.com • Licensed Real Estate Broker

For resourceful tools and our latest listings visit
www.wa-cr.com