



Pictured, from left, are Dogwood State Bank employees Alyssa Futrell, Kayla Vaughn, MaKayla Brooks and Raenia Jones Wilson.

LAUREN PIERCE | THE JOURNAL

Local bank still a ‘community first’ bank after merger

BY LAUREN PIERCE
THE JOURNAL

SENECA — When two banks merge, communities often worry about losing the personal touch that made their neighborhood branch feel like home.

But Dogwood State Bank in Seneca, has defied those expectations. Since merging with the former Community First Bank this year, Dogwood has not only upheld its commitment to personal service but has also introduced cutting-edge technology and a broader range of resources to its customers — all while keeping its community-first values at the core.

“We’re still a community bank taking care of our customers and that’s what is important, for people to know that they can still call us,” said Dogwood market executive Chase Christopher.

Walk into Dogwood’s Seneca branch on U.S. Highway 123 and you’ll find the same friendly staff up front who’ve been helping local customers for years.

“While there were some back-office losses of employees, the front-line people for the customers are pretty much all still there,” Christopher said.

This continuity matters to the local community. It’s not just about recognizing faces but understanding lives — where customers work, their family goals and even their kids’ names. Christopher also shared how a client recently expressed relief after realizing the trusted team hadn’t changed.

“I called somebody (Monday) and said, ‘Hey, I’m not sure if there was an issue with the transaction or not, but it appears you want your payment to come out.’ He said, ‘Yeah, I’m not sure who you are. Is this a real call?’”

Christopher recalled. “And I said, ‘Yeah, I’ve been here 13 years, and I’ve approved all the loans you’ve done through previous loan officers that aren’t here, and I’m still here. And I said, ‘I can tell you who they were and when they were, and he said, ‘Well, you know more about me than they did when they were here. But I told him I was in the background then (of the bank), now I’m in the foreground. So, he said, ‘Well, I’m not going anywhere as long as some of the same people are still there,’ so that was good to hear.”

According to branch manager Kayla Vaughn, the focus is still on building and retaining those relationships.

“It’s nice to put faces with names when you start seeing them in here, and then you start building relationships with them,” she shared. “You know who their kids are, and you know what they want to do for Christmas vacation and just different things like that, just because you have that one-on-one time with them and get to learn more about them, which also helps you learn how to help them best with their accounts. Like if they only have a checking account, but then they talk about, ‘Oh, well, I want to save for this family vacation next year.’ OK, well let’s do this. Let’s open this savings account or let’s open this CD and start putting this money into it, that way you can save for it. We try to help people — not only with their right now goals — but with their ‘This is what I want to do in the future. ... How can you help me get there?’ That’s our job. That’s what we like to do. We like to help you to meet your end goal in whatever you want to do.”

Vaughn and Christopher have seen both the back- and front-side of the banking world with years of



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service under their belts, and both enjoy working more closely with customers up front.

“Either way, I felt like I was helping people, no matter what side of the bank I was on,” Christopher said. “But it’s kind of fun to be on the front side because then you get to talk to them more.”

ENHANCED SERVICES THROUGH TECHNOLOGY

One of the merger’s most significant benefits is the technological advancements it brought to customers, according to Christopher. “Dogwood State Bank is a North Carolina-based bank just

coming to South Carolina to expand their footprint and provide some of the technology that they have for their business customers that we didn’t have that will allow us to better service our business customers, while maintaining the same quality relationships with our consumers,” he said.

Vaughn added that Dogwood was formally a commercial-based bank with a focus on business customers but was looking to reach out to the consumer market, which led to the merger because the former Community First Bank had a large footprint in that market.

Dogwood’s updated app and online banking systems now offer a comprehensive suite of services, including Zelle, mobile deposits, remote deposit capture for businesses and enhanced treasury management features. These improvements allow both individual and business customers to manage their finances efficiently, whether they’re at home or on the go.

“The technology has been the most significant benefit advancement for our customers because they can just do more, gives them more power,” Christopher said.

Additionally, Dogwood has more locations now and has joined a wider ATM network, enabling customers to avoid fees even when traveling and easily locate a Dogwood or Dogwood-affiliated ATM on the app. This convenience is another example of how the bank is blending technology with accessibility to better serve its clients.

GIVING BACK TO THE COMMUNITY

Dogwood’s commitment to the community extends beyond financial services. The bank

actively supports local charities and events, such as its partnership with the Salvation Army’s Red Kettle campaign, where donations collected at the end of the month are matched by the bank. Employees are also encouraged to use personal time off designated specifically for them to volunteer for nonprofits or community service, reinforcing Dogwood’s community-first philosophy.

SERVING UNIQUE FINANCIAL NEEDS

Dogwood has carved out a “niche,” Christopher said, by offering specialized financial solutions. From lines of credit to loans tailored for certain types of businesses, the bank has become a trusted partner for local business owners.

“They’re more aggressive in the business world and doing lines of credit for certain types of business that smaller banks can’t and won’t do ... and the bigger banks are too small for them, so we fit a niche serving big business around here by being able to offer lines of credit and loans that other banks just don’t do or don’t want for one reason or another,” he said. “It’s too big or too small.”

‘THE FUTURE IS BRIGHT’

As Dogwood continues to grow and expand, its mission stays the same — to redefine what it means to bank local and to change the landscape of community banking.

“I think the future is bright for our customers,” Christopher said.

For anyone seeking a bank that values both relationships and results, Dogwood State Bank offers a blend of tradition and advancement that’s hard to match.

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