

Branch Spotlight: PlainsCapital's Baylor Medical District Bank Branch Delivers Highly Personalized, High-Touch Service

If you visit PlainsCapital Bank's Baylor Medical District bank branch office on Gaston Avenue, there's a good chance you'll see white lab coats and scrubs in the lobby.

Opened in March 2017 and located in the middle of the Baylor Medical District, the branch was one of the first tenants of the Gaston Medical Office Building, which is also home to Baylor Scott and White offices, as well as other medical practices.

"A lot of our walk-ins are health care workers. Our location makes it easy for them to take a quick ride down the elevator to have something notarized or finish opening an account," said Branch Manager Mo Nammari. "When they see how helpful we are, they take it upon themselves to refer their coworkers."

President Chris DeFrancisco leads the branch's commercial banking efforts, overseeing a team of four commercial lending professionals and managing his own portfolio of clients, while Nammari leads the branch's front end, overseeing three personal banking staff members.

Serving the Community

Despite its location in the Baylor Medical District, the Gaston Avenue branch actually serves a wide range of customers. The branch is nestled in the middle of a diverse set of neighborhoods—from the historic Peaks' Suburban Addition and the arts-haven of Deep Ellum, to the eclectic mix of residential neighborhoods and industrial districts of Old East Dallas.

According to DeFrancisco, this variety works perfectly with PlainsCapital's silo-less approach to commercial banking. As a result, his customer base is wide ranging and lets him grow and hone his expertise in different industries like health care, real estate, and commercial/industrial lending.

"A good banker understands every industry is different. If you're lending to a manufacturer, you have to understand they have receivables and inventory that need to be financed and a business cycle they need to get through," DeFrancisco said.

"On the other hand, doctors and medical practices have different needs. So you have to get more creative when it comes to financing practice buy-ins, owner-occupied real estate, and equipment purchases," he added.

A Seamless Service Approach

The Gaston Avenue branch's highly personalized, high-touch service model enables them to anticipate their customers' needs. The commercial banking team helps business owners with their financing

needs, while the personal banking team provides day-to-day account services.

The benefits of this approach came into clear focus when the new coronavirus shuttered businesses and hindered in-person meetings.

"We really focus on getting to know our customers' businesses and their specific borrowing needs," said DeFrancisco. "So when the SBA launched its Payment Protection Program, the close relationships we built with our customers streamlined the application process."

Throughout the shutdown, the front-end staff worked with business owners to set up touchless payment options through the Bank's merchant services group, and also kept in close contact with personal account holders to help them take advantage of the Bank's digital offerings.

"We contacted customers early on to make sure they were signed up for online and mobile banking," said Nammari. "If they weren't, we'd email them instructions or walk them through the process over the phone."

Community Involvement

The Baylor Medical District bank branch goes the extra mile when it comes to community involvement. In fact, it's been an important focus since its ribbon cutting, when the branch donated iPads to the East Dallas chapter of the Boys & Girls Clubs of Greater Dallas in support of their literacy initiatives and programs.

The branch also sponsors and participates in neighborhood-wide events like Dallas PorchFest, an annual nonprofit festival that features music, art, and food on the porches and yards of homes in Peak's Addition. In 2019, the festival's proceeds went to a local charter school to help them purchase musical instruments.

Gaston Avenue employees also participate in community involvement on an individual level. DeFrancisco has volunteered his time and experience serving in advisory roles for local schools including the St. Rita School Advisory Council, the St. Rita Parish Finance Committee, and the John Paul II High School Cardinal Booster Club. He is currently a planning and zoning commissioner for Addison, Texas, where he previously served a 4-year term as a city council member.

Ana Hernandez, Senior Vice President and Senior Commercial Loan Officer, provides financial literacy seminars to women in both Spanish and English through her work with several organizations, including CREW Dallas, Hispanic Women's Network of Texas, Genesis Women's Shelter, WINGS Dallas, the American Heart Association's Go Red program, and, most recently, Jolt Action.

A Neighborhood Primed for Growth

The DFW metroplex experienced more growth than any other U.S. metropolitan area in the last ten years, and it's expected to hold onto that lead through the next decade. This pace will inevitably be a boon to

the Dallas economy and area businesses, as well as provide the branch with ample opportunity to serve the community.

"I'm excited with the way our branch has grown," said DeFrancisco. "In the past three years, we've built a lot of strong and meaningful relationships with customers in the area, and we'll continue working hard to be a great resource for nearby businesses and residents."

Visit [PlainsCapital's Baylor Medical District bank branch](#) today at 3417 Gaston Avenue, Suite 150, Dallas, Texas, 75246, or give them a call at (469) 941-1265.