



MICHAEL ELTON MOUNTZ, PRESIDENT/OWNER

CLOISTER CAR WASH AND LUBE

EAST MARKET STREET

In 1995, it was the best of times and the worst of times for Michael Mountz.

"We ran out of cash when we were knee deep in a mess. We were cleaning up the East Market Street property (financed with another bank) and starting construction on the car wash," explains Michael Mountz, president and owner of Cloister Car Wash and Lube.

"That's when things got ugly. Even though our projections showed everything was going smoothly and the project was in fine shape, the bank wanted everything but my first-born!"

"I contacted Drovers and they immediately sent Shirley Senft, who brought other officers with her to review our plans and projections. They were so professional and friendly. Working with them was comfortable. I felt like I truly was dealing with a hometown bank."

"I switched to Drovers. Of course, once the other bank got wind of that, they couldn't do enough to try to win me back, but it didn't work. Not only was it easier to deal with Drovers, they financed the car wash at better terms."

"It's not unusual to see the bank's officers come through here for service, and we're even cross-marketing our services — where the bank will offer a free car wash to customers who open an account with them, for instance."

Today, Cloister Car Wash and Lube is considered within its industry to be the "Hyatt Regency" of car washes, serving as an industry prototype throughout the world.

An even more state-of-the-art facility is now underway in Lancaster, financed by Drovers Bank.





Historically, the community of York has responded favorably to Drovers' products and services, despite the encroachment of an increasingly competitive environment. We develop products and services by addressing what our customers tell us they want, not by what we think they want.

The proof of this theory is embodied not only in this decade — where we registered record operating results — but in the 115 years Drovers has served the people of York.

Striking a balance between the personal and the electronic

Drovers strives to maintain a personal touch in the way it delivers products and services and, at the same time, recognizes customers' need for efficiency and convenience. The one-on-one customer relationships for which we are well known certainly contributed to the tremendous success we've enjoyed these many years; however, we're also quite aware that staying ahead requires change and innovation.

We recognize the need for technological advancement and strive to strike a balance between the two worlds of technology and personal service. When you add convenience and expansion to this equation, it's easy to see how Drovers continues to succeed.