

CFBank Leans into Commercial Banking

CEO CFO Magazine interviews CF Bankshares Inc. President and CEO Timothy T. O'Dell on their focus on Commercial Lending



COLUMBUS, OHIO, April 26, 2022

/EINPresswire.com/ -- [CEO CFO](#)

[Magazine](#), an independent business

and investor publication that highlights

important technologies and financial companies, today announced an interview with Timothy T. O'Dell, President and CEO of [CF Bankshares Inc. \(NASDAQ: CFBK\) / CFBank](#), a Columbus, Ohio-based community bank.

“

We believe that sticking to proven fundamentals is really important. We are advising our customers to position themselves to be financially nimble, and yet also to remain opportunistic.”

Timothy T. O'Dell

To read the full interview visit:

<https://www.ceocfointerviews.com/cfbankshares22.html>

Success Stories: <https://cf.bank/success-stories/>

During the interview with CEO CFO's Senior Editor Lynn Fosse, Mr. O'Dell gives his thoughts on the focus for CFBank. “Our focus has remained unchanged since we recapitalized CFBank in late 2012, which was a failing federal savings bank. Our core business is [Commercial](#)

[Banking](#). For us it is about our delivery as a team which we call Boutique. Our Boutique delivery and ease of doing business is what differentiates us and is responsible in large part along with the quality of our people, for our ability to consistently generate growth rates annually of 20% - 25%.”

Discussing what he learned from their customers, Mr. O'Dell said, “From my perspective, the fundamentals have not changed when it comes to Commercial Banking. We are always adding additional bells and whistles, and we leverage technologies. However, we believe the fundamentals a business owner wants in a banking relationship is a team supporting them, who truly understands their business and will go to bat to deliver for them.” He continued, “Many business owners have developed and built their businesses from the ground up. They want a trusted partner who is equally invested in them and their success, and that they know at the end

of the day is going to be able to deliver for them. This might be financing for growth, funding an acquisition, or taking advantage of an inventory purchase. We believe business owners value a bank that is responsive and easy to do business with."

Asked about the competitive landscape, Mr. O'Dell replied, "It remains very competitive and there are a number of good local competitors in all four of our regional markets. We are in good markets, so they attract competitors. We are a Commercial Bank, in the community banking space. Most often, we are competing with regional banks to service best-in-class operating businesses. We strive thru our Boutique delivery, to be The Bank that businesses and entrepreneurs think of first in terms of financing their businesses. The shift that has been occurring is that as the regional banks push further upstream in loan size, smaller banks like us are seeing greater opportunities for these relationships."

As for financing local real estate projects, Mr. O'Dell explained, "Smaller institutions like CFBank have also become the go-to lenders for financing local real estate projects and lending. We are now doing the lion's share of CRE lending in our communities, and also partnering together for the financing of larger projects."

Explaining their growth opportunities, Mr. O'Dell shared, "We see expanding opportunities and good growth prospects in all of our four regional metro markets, including Columbus, Indianapolis, Cleveland, and Cincinnati. All have different competitors, and all are proving to be good places for us to do business."



Timothy T. O'Dell, President and CEO, CFBank



Asked how they help clients through the challenges of today, Mr. O'Dell responded, "Every year businesses and we face challenges. They are just different challenges. That is why we believe that sticking to proven fundamentals is really important. We are advising our customers to position themselves to be financially nimble, and yet also to remain opportunistic."

Addressing the future of CFBank, Mr. O'Dell told CEOCFO, "We have the infrastructure in place to become a much larger bank. We have individuals on board who have scaled banks of several billion dollars in size including myself. The reason we have made this investment is because we see increasing business opportunities as well as our aspiring for continuing to add size and scale."

For more information:

Lynn Fosse
Senior Editor
CEOCFO Magazine
352-431-3400
lf@ceocfomail.com

Lynn Fosse, Senior Editor
CEOCFO Magazine
+1 352-431-3400
lf@ceocfomail.com

This press release can be viewed online at: <https://www.einpresswire.com/article/570033973>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2022 IPD Group, Inc. All Right Reserved.