

The Top 100: Anticipating continued success

Banking and finance

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Spotlight: Patricia A. Husic, president and CEO, Centric Bank, Lower Paxton Township

Two-year growth: 21.64 percent

Last year, as many banks pulled back from lending, [Centric Bank](#) grew its loan business nearly 28 percent, a feat approvingly noted by the [Wall Street Journal](#). Loan growth this year is even stronger, President and CEO Patricia A. Husic said. "People want to bank with someone they know, someone local," she said. "They want their business to be important to someone."



Patricia A. Husic is president and CEO of Dauphin County-based Centric Bank. Photo/Amy Spangler

MY BACKGROUND

Previous jobs: I was the president at Vartan Bank (Centric's predecessor institution). Prior to that, I was at Pennsylvania State Bank for about 13½ years. Prior to that, I was with [Greenawalt and Co.](#) in Mechanicsburg as an accountant.

MY COMPANY

Its origins: Centric Bank was started by myself and three partners who had entered into an agreement with the Vartan family. The bank was chartered in 1919 as Dauphin National Bank. In the 1980s, John Vartan started acquiring stock and eventually became the sole shareholder. We took over (in February 2007) with the goal of bringing it back to its roots of being a true community bank. We now have 125 shareholders who reside mostly in Dauphin and Cumberland counties, with a small number in Lancaster County.

How it's weathering the recession: Our loan growth in 2010 is more robust than 2009 and 2008. Last year it was 27.68 percent. This year it's close to 35 percent. I think it goes back to the community embracing our vision. We're continuing to keep our eye on Main Street and provide loans to individuals and the community.

HOW I WORK

Where I get my inspiration: I love challenges. I'm a highly motivated individual and I love what I do. We didn't just have a de novo (a new bank); we had a de novo and a turnaround. It gives you a chance to put your mark on an institution, help it grow, help it evolve.

What I lose sleep over: In these times, you always wonder about your asset quality. Things that are out of your control can happen. You can do all the right things to make the right loans, yet something can happen that puts someone out of business.

The worst part of my job: The challenging aspects of the economy these days. You see regulators with knee-jerk reactions. What happens on Wall Street trickles down, and there are repercussions in the community banks. It goes back to the things that you don't have in your control.

The best part of my job: One of the best parts is leading such a great team of people. We have great board of directors here, too, a very engaged group. Everyone's working together for the common goal: to make the bank a success. I'm very pleased with where we've come thus far. ... I think it all goes back to the vision of Centric Bank and the community embracing it. We're looking forward to many more years of success.

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TOP FINANCIAL SERVICES FIRMS

1. Arthur J. Glatfelter Agency Inc. and Subsidiaries, \$253.2 million
2. NRA Group LLC dba National Recovery Agency, \$47.7 million
3. The Benecon Group Inc., \$16.3 million
4. Penn Credit Corp., \$14 million
5. First Financial Group, \$7.3 million
6. Gunn-Mowery LLC, \$6.7 million
7. Centric Financial Corp., \$6.4 million
8. Professional Portfolio Management, \$5 million
9. Christian-Baker Co., \$2.2 million

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