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The KSB Way

Invested in the region's economic vitality, Killbuck Savings Bank serves the people of north-central and east-central Ohio.

Founded in 1900, Killbuck Savings Bank (KSB) is a financial anchor for families, farmers, and small businesses across Holmes, Knox, Tuscarawas, and Wayne counties. Steady and consistent, the bank has carried its communities through economic downturns, industry change, and modern challenges while always standing firm for those who rely on it.

From its 12 full-service branches in towns such as Danville, Killbuck, Berlin, Millersburg, Sugarcreek, and Wooster to the businesses, shop owners, and families who count on the financial institution for guidance, support, and stability, KSB is woven into the daily life of the region because, as bank CEO and President Rachel Miller puts it, "That's what being a community bank means."

Whether it's a business loan or a home mortgage loan, decisions come from people who live locally, know the land, and understand what matters. Therefore, it's not uncommon to time a loan with the harvest, help someone stretch a budget between school years, or assist a local business in making payroll during a tight month.

"We may be bankers, but we're also neighbors who want the best for our customers' families," says Miller. "In doing so, we bring comfort, honest conversations, and let people feel seen before a single form is signed."

Trust is the Ultimate Currency

Miller says that kind of awareness is most evident when customers are greeted within two steps of the door and conversations drift from loan terms to life updates. "Whether it's greeting Amish customers in Pennsylvania Dutch or helping entrepreneurs manage cash flow from a smartphone, we're always willing to adapt without losing our sense of place," she says.

Local and loyal, familiarity plays out in everyday transactions, such as when loan officers guide first-time buyers through Ohio's Homebuyer Savings Plus Program or a teller provides directions using landmarks and township roads. It's the same feeling outside the bank, as KSB employees volunteer, coach youth teams, and serve on nonprofit boards with the same care they bring to their customers. Meanwhile, many board members are local business owners themselves. KSB even partners with Cemark Inc. to offer the How To Do Your Banking program in local schools, which teaches financial literacy, covering topics such as budgeting, saving, and safe banking practices.

However, staying local doesn't mean an unwillingness to evolve. From mobile banking and fraud alerts to a comprehensive treasury management suite, including ACH origination, Positive Pay, remote deposit capture, and



Rachel Miller,
CEO and
President

more, KSB offers the digital tools its communities need to stay ahead without sacrificing the human touch that makes it unique.

Miller recalls a loan closing during the pandemic: "We weren't the lowest rate on the table, but we showed up in person with our CEO, and the customer appreciated it. That's the KSB difference."

From kitchen tables to business loans to digital dashboards and more, the bank has most definitely stood the test of time by putting people first. After 125 years, those values continue to run deep and lead the way forward, whether someone is opening their first account or expanding their business, "Because trust is built by doing what you say you will and being there, again and again," Miller concludes.



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