

FACEBOOK/BEACON COUNCIL



Apollo Bank

CASE STUDY | 2011 - 2022

Schwartz
MEDIA STRATEGIES

THE CLIENT

Apollo Bank rose to become one of South Florida's fastest-growing banks, with an asset base that nearly tripled in size since its launch.

With Miami now positioned among the nation's largest and most competitive banking markets, Apollo Bank stands out for its steady performance, organic growth, and independence amidst a sea of consolidation.



THE CHALLENGE

Starting a business – let alone a bank – during the depths of a recession is no small feat. Building a credible brand and nurturing customer loyalty amidst a wave of mistrust toward banks seemed unimaginable, but that's exactly what we set out to do when we embarked in an integrated communicated campaign on behalf of Apollo Bank when it was launched in 2010.



THE SOLUTION

Establish the Apollo Bank brand to differentiate our client as a locally-owned and operated bank built with the express goal of serving local companies – a far cry from the big banks that were under assault during the financial crisis.

Reinforce Apollo Bank's positioning as a trusted, growth-oriented community bank through an integrated media relations campaign that communicated the bank's story locally and nationally, while positioning its executives as credible thought leaders on topics related to business, banking and broader economic trends.

Amplify our reach through social media channels, special events and community outreach, and direct-to-client marketing tactics that ensured our campaign messages were reaching our most important audiences consistently.

In 2022, Apollo Bank was acquired by Seacoast Bank in one of the most significant bank acquisitions of the year.



THE RESULTS

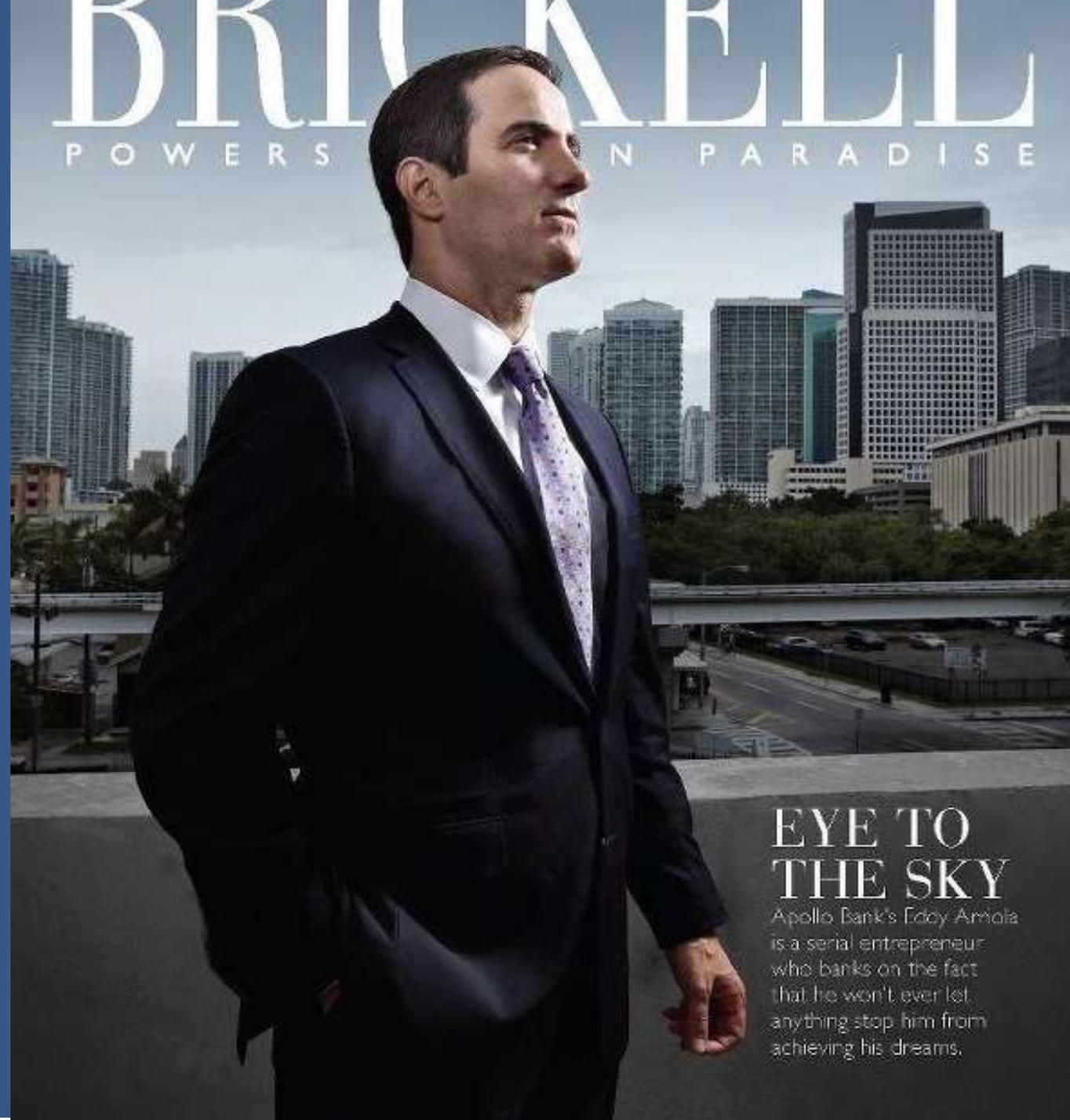
Apollo Bank grew to become one of South Florida's fastest-growing banks, with an asset base that grew from \$170 million to more than \$1 billion since established in 2010 – and acquired by Seacoast Bank in 2022.

Over the 10-year period of our integrated communications campaign, SMS generated more than 550 pieces of earned editorial coverage on behalf of the bank and its executive team.

The bank's leaders were routinely featured in regional and national news publications and broadcast outlets speaking to the state of the South Florida banking landscape, business and the local economy.

Social media engagement grew year-over-year, with an emphasis on hyper-local content and strengthening the company's culture.

Apollo Bank has repeatedly been named one of the 'Best Places to Work' in Florida, South Florida and nationally.



EYE TO THE SKY

Apollo Bank's Eddy Amola is a serial entrepreneur who banks on the fact that he won't ever let anything stop him from achieving his dreams.

THE RESULTS STRATEGIC MEDIA RELATIONS

The Miami Herald
BUSINESSMONDAY

February 1, 2014 Circulation: 141,188 / IMP: 2,678,000

Eddy Arriola on banks, the luxe real estate scene, Obama



SWARTZ

AMERICAN BANKER

February 26, 2021 IMP: 430,456

How the pandemic has changed small banks' views of CRE

By [Joe Banks](#) February 26, 2021, 9:07 a.m. EST We Read

Far from the pessimism in banking comments earlier, views of commercial real estate

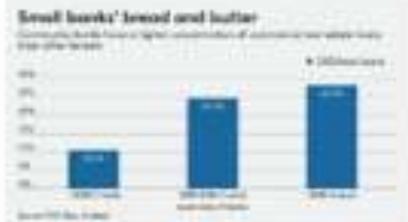
Social distancing measures have slashed retail and restaurant capacity, while forcing people to rely more on digital channels for their purchases. The pressure for government work from home policies is expected to alter how much office space companies need.

These changes could have an initial impact on small and medium banks, where commercial real estate comprised 20.6% of total loans at Dec. 31. Based on the most recent data from the Federal Reserve's Quarterly CRE, only about 10.7% of loans at banks with at least 200 billion of assets.

Current challenges and impending change have forced bankers such as Edward Barry, president and CEO of Capital Bancorp in Rockville, Md., to assess his approach to CRE. The \$1.3 billion asset Capital, like other banks, could stop leasing in projects involving retail and office space, **restaurants** and **hotels**. And the pandemic is driving how bankers otherwise consider loans, as well as new methods for watching out for potential issues with existing borrowers.

Small banks' loaned and lent

Commercial banks have a higher concentration of commercial real estate loans than other banks



Source: FDIC Reg. Call Report

"There will be pockets of CRE that we probably just won't do moving forward," Barry said. "It's really heavy on the new, and it's still not proven for us to have the space that we want to continue to acquire." Banks that may heavily do commercial real estate will need to do a lot if they want bank portfolio by making more commercial loans or strengthening low-loan investments. Another option would be to merge with banks that are not CRE dependent.

A large number of banks could feel the need to explore these options.

More than three-fourths of bankers surveyed by PrecisionLender at the beginning of the year said they were uncertain about the future of CRE.

"There's a sentiment that there are long-term implications from the pandemic... and real assets may be one of the casualties as we look ahead," Gita Thakuram, a senior vice president at PrecisionLender, said during a recent commercial realty event.

SWARTZ

EL NUEVO HERALD

July 6, 2021 IMP: 1,015,765

Banquero cubanoamericano preside banco de Miami en expansión



El director de las operaciones comerciales en Aquila Bank, Thomas Rodríguez, ha dicho haber iniciado el primer semestre de 2021 con optimismo y confianza de negocios de Miami, sobre un escenario de alta actividad por un fuerte crecimiento de BDLA, ALIADOS B.

POE JOSE A. FUENZALSA
5 DE JULIO DE 2021 3:04 PM

En menos de dos años en la presidencia de Aquila Bank, Ramón Rodríguez, ha dicho haber logrado el banco cuando en el 2019 por banqueros y líderes de negocios de Miami, dicho en proceso de un acuerdo por un banco más grande.

SWARTZ

THE RESULTS STRATEGIC MEDIA RELATIONS

CBS Miami

March 26, 2014 10PM EST/7P

Focus On South Florida: Historic Change in U.S. Cuba Relations

By David Rodriguez



Eddy Arriola
President, Apollo Bank

While we are about to witness the president's historic visit to Cuba, for some time now, a number of investors and business owners have looked at Cuba as a lucrative opportunity. But is it? What's the reality?

We focus on that side of the story with a Miami native of Cuban descent who can speak about that the re-establishing of business relations with Cuba, its impact on the citizens of both countries, and how it can impact the small business community in the future.

Schwartz

Negocios
COMUNIDAD EMPRESARIAL, INICIATIVA Y ENTRENAMIENTO

June / July 2014 Circulation: 10,000



EL BANCO DE LA COMUNIDAD

"¿CÓMO ENFOCA LOS NEGOCIOS EN LA PERSPECTIVA DE LA FLORIDA PARA REESTABLECER LAS RELACIONES CON CUBA?" Entrevista Eddy Arriola, de Apollo Bank.

Negocios & Negocios

Edy Arriola, presidente de Apollo Bank, un nativo de Miami de ascendencia cubana, habla sobre la importancia de establecer relaciones comerciales con Cuba. Él cree que la Florida puede ser un puente clave para el comercio con el mundo y que el estado debe estar preparado para aprovechar esta oportunidad. Arriola destaca que la Florida tiene una posición estratégica única y que el estado debe estar preparado para aprovechar esta oportunidad.

COMO ENFOCA LOS NEGOCIOS EN LA PERSPECTIVA DE LA FLORIDA PARA REESTABLECER LAS RELACIONES CON CUBA?

El estado de Florida tiene una posición única y estratégica para establecer relaciones comerciales con Cuba. La Florida es un puente clave para el comercio con el mundo y que el estado debe estar preparado para aprovechar esta oportunidad.

Schwartz

SOUTH FLORIDA BUSINESS JOURNAL

April 3, 2015 Circulation: 9,283 / WWW: 238,000

EXECUTIVE PROFILE

'Things have gotten better for everyone'

NATIVE MIAMIAN EDDY ARRIOLA ON HOW HIS HOMETOWN HAS EVOLVED



EDDY ARRIOLA
April 17
Miami, FL
President, Apollo Bank

QA

From where it started in 1994, Apollo Bank has grown into a leading financial institution in South Florida. In the time of the interview, Arriola and his wife, "Eduarda" (Eduarda), who is a member of the Apollo Bank and has been with the bank since 1994, have seen the bank grow from a small business to a multi-million dollar institution.

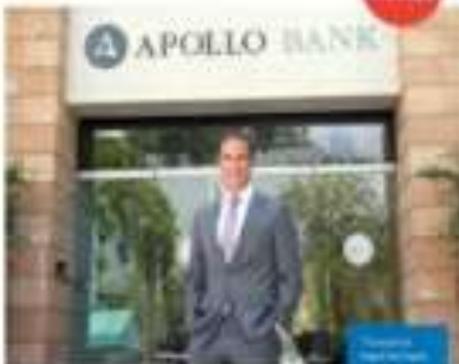
The native Miami entrepreneur, who has lived in Miami since 1994, has seen the city evolve from a small town to a major metropolitan area. He has seen the city grow from a small town to a major metropolitan area. He has seen the city grow from a small town to a major metropolitan area.

Schwartz

THE RESULTS STRATEGIC MEDIA RELATIONS

Florida Trend
October 2010 | Circulation: 50,467 | ISSN: 40,000

ECONOMIC BACKBONE

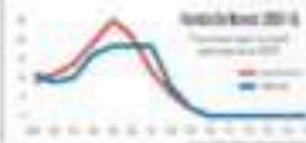


No De Novos

Market consolidation, and not fewer banks, is the key to Florida's future.

By Tom Ichniowski

When you think of Florida banks, you probably think of Suncoast Credit Union, Apollo Bank, and Suncoast Bank. But the state's banking industry is undergoing a major shakeup. The merger of Suncoast Credit Union and Suncoast Bank is creating a new financial institution, Suncoast Credit Union Bank, which will be the largest bank in the state. This move is part of a larger trend of consolidation in the banking industry, as banks seek to reduce costs and improve efficiency. The new Suncoast Credit Union Bank will offer a wide range of services, including checking and savings accounts, loans, and credit cards. This consolidation is expected to benefit consumers by providing a more integrated and efficient banking experience.



Schwartz

Diario Las Américas

March 6, 2010 | ISSN: 471,311

Fusión de Bancos crea alternativa de bajo costo para surfloridianos

06 de marzo de 2010 - 18:03 - Por LEONARDO MORALES

El Suncoast Credit Union más con más de 1,700 millones de dólares en activos, pero lo más interesante son los beneficios para el sector empresarial y residencial del sur de la Florida.

Con la reciente fusión de Apollo Bank y Suncoast, surge una nueva competencia financiera en el sur de la Florida con un oferta dirigida en el mercado hispano, el Suncoast Credit Union.



Apollo se fundó hace 10 años con 100 millones en activos durante la crisis financiera y antes de la fusión registró 700 millones de dólares, convirtiéndose en uno de los bancos comerciales más importantes de Miami y el sur de la Florida.

"Apoyamos a Suncoast a entrar en el mercado del sur de la Florida. Esto, hecho ahora, aunque hacen aposteado para operar en 20 estados de la Florida, Miami, Orlando y Palm Beach, no estaban en su lista. Y lo otro fue más, ayudamos a nosotros para permitir este importante momento, y en particular para advertir en el mercado hispano, porque una gran mayoría de nuestros clientes son hispanos", comentó a DIARIO LAS AMÉRICAS, el director financiero de Apollo Bank, Carlos Motta.

"Cuando vemos las estadísticas de los bancos comerciales en el sur de la Florida estamos entre los primeros. Hoy la industria de los bancos a nivel nacional, estatal y local es bien competitiva y así fue una de las cosas que nos impulsó a tomar esta decisión, porque para crecer hoy que nuestro mercado más, Suncoast antes de la fusión contaba con más de 13,000 millones en activos, lo que permite expandir todos nuestros servicios", agrega Motta.

El Suncoast Credit Union más con un valor en activos de más de 1,700 millones de dólares, pero lo más interesante de esta asociación son los beneficios para el sector empresarial y residencial del sur de la Florida, desde el trabajo de áreas institucionales en salud y educación.

Schwartz

UNIVISION NOTICIAS

March 9, 2013 | ISSN: 224,373

EMPRENDEDORES HISPANOS



Eduardo

President and Founder, Apollo Bank

44 años de experiencia en el mundo de los negocios. En los últimos 10 años se ha dedicado a crear y operar Suncoast Credit Union Bank y Suncoast Bank.

¿Qué consejos para los emprendedores hispanos?

1. Tener un plan de negocios claro.
2. Tener un equipo de trabajo sólido.
3. Tener un presupuesto claro.

Schwartz

THE RESULTS AWARDS & RECOGNITION

AMERICAN BANKER

August 29, 2016 Circulation: 17,100 / (PWS) 1.06.104

The Best Banks to Work For



No. 10 Agustin Bank

Location: Miami
Assets: \$1.5 billion
Employees: 50
Chairman and CEO: Eduardo Arana

Popular with employees: Employee response to strength in ranking (ranked a year for the chance to win a \$10 gift card and bragging rights). Each competitor, which is judged by consumers, has a bonus, such as a program for home sales in the fall.

Financial wellness program: Clear savings, health care and financial counseling are offered, along with a site that helps employees track the best place to invest their money and get enough food and recreation.

Communication and practice: A weekly email from Chairman and CEO Eduardo Arana provides employees with business updates and highlights best practices.

Schwartz

Florida Trend
 THE SOURCE, INSIDE AND IDEAS FOR GROWING FLORIDA BUSINESS

Page 2

Best MIDDLEZED Companies

50 to 100 employees

Table 1

www.floridatrend.com/2016/08/15/best-middlezeds

Rank	Company	Employees	Revenue
1	Agustin Bank	50	\$1.5B
2
3
4
5
6
7
8
9
10

Schwartz

SOUTH FLORIDA BUSINESS JOURNAL

Page 2

CFO

\$15 Million to \$99 Million



CAREER HIGHLIGHTS

SWARTZ

THE RESULTS DIGITAL CONTENT

**2011 Excellence
In Banking Awards**

**South Florida
BUSINESS JOURNAL**

Excellence In Banking Award Apollo Bank Finalist

The South Florida Business Journal Banking Awards recognize the South Florida region's leading organizations in the banking and finance industry.

In March 2011, a local group of investors completed the acquisition of what was formerly U.S. Bank Credit Bank, later renamed Apollo Bank. Since the acquisition, the bank has grown revenue from \$1.1 billion and achieved four straight profitable quarters.

Equally important, Apollo Bank continues to provide a level of exceptional client service unique among financial institutions.

APOLLO BANK



An Evening With

DAVID LAWRENCE JR.

A DEDICATED LIFE




From being one of the largest and most influential newspapers in the nation to advocating for the rights of children, David Lawrence Jr., long-time publisher of the *Altoona Herald*, has been on the front lines of the news and events that have shaped Florida over the past 60 years.

In his new book, *A Dedicated Life*, Dave Lawrence takes readers on a tour of his early life, his career as a journalist and top executive in Detroit and Miami, and his fight to improve early childhood education in Florida. He shares defining moments that have shaped his life and career, from growing upon a rural farm to interviewing every president since John F. Kennedy.

The themes that Dave Law's story are as relevant today as ever before—from the critical role of journalism in democracy to the values we pass along to future generations.

A Q&A session will be led by Philippe Houdart, Co-Founder of Pipeline Workshops, where he will moderate an interactive discussion with the audience. All attendees will receive a complimentary copy of *A Dedicated Life*. Cocktail reception to follow.

**WED APRIL 3, 2015
6:00-8:00 PM**

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1150 S. MIAMI AVENUE
MIAMI, FLORIDA 33130
Complimentary parking available

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THE RESULTS SOCIAL MEDIA CONTENT

Suggested Page

Apollo Bank
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Want a better relationship with your bank? See what sets Apollo Bank apart



Apollo Bank
Commercial Bank
701 people like this.

Apollo Bank added 11 new photos to the album: 2020 (strong) Back to School Donation 2019 -- with Marissa JPM and 4 others
Published by Marissa JPM on August 14 at 4:20am

Apollo Bank is excited to donate 2500 bank bags full of essential back school supplies this August! Today some team members at our HQ office volunteered their time to assemble 50 back bags with over 20 supplies in each bag!



Schwartz Media PE Retweeted

Todd Schwartz @toddschwartz · Feb 14

"No one is going to call @ApolloBank for our technology alone. They want personal service, expertise and great care, but like everything else in life, customers expect a certain level of interaction from a mobile app."

<https://www.bizjournals.com/southflorida...> @EddyArriola @SFBIMoney @TBSBdthe



How Apollo Bank is reinventing itself in the wake of a canceled "Our mindset right now isn't selling, it's building a business for 10 years," the CEO says
[@bizjournals.com](http://bizjournals.com)

Schwartz Media PE Retweeted

Downtown Miami (DDA) @downtownmiami · Nov 4, 2020

As companies from the Northeast continue to #FollowTheSun to #Miami, @BNNOW reports on the wealth migration trend, highlighting key takeaways from a recent webinar program featuring @DowntownMIA's @ChristinaCrespi. @CentralFunction has the latest. bit.ly/2Gumv1t



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