



Meet Tony Fraboni, branch manager of Community Bank, N.A...

1. Describe Your Business:

Community Bank, N.A. provides standard banking services, including deposits, loans, and checking and savings accounts. Community Bank also offers brokerage and investment services through Community Investments, as well as benefits administration and insurance products. Community Bank has the largest branch network of any bank in upstate New York.

2. Tell us your story:

Tony is a native of Watkins Glen. He graduated from Syracuse University, and found that the job market was tough at that time. "I ended up working at a retail shop up at the Arnot Mall – a sporting goods store," Tony said. "At the time, I was young and really active, and I enjoyed working in the sporting goods store. Most of my paychecks ended up going to stuff I bought at the store!" Tony worked his way into a manager position at the sporting goods chain, and from there spent several years working in retail businesses in Rochester. After about ten years working in retails, Tony started to grow weary of the hours and time away from home and his growing family. They decided to make a leap of faith and move back to Watkins Glen. After spending a few months fixing up the summer cottage to be winter-weather ready and substitute teaching, Tony took a job at M&T Bank. He went through a six-month training program where he learned the bank branch from top to bottom. At that time, they were opening branches in supermarkets, and Tony worked at a supermarket branch in Big Flats. He spent the next few years working a variety of bank jobs in the Finger Lakes area before ending up at HSBC in Ithaca, and then Watkins Glen in 2006. In 2012, HSBC sold most of their upstate New York branch network to First Niagara Bank, Key Bank, Community Bank, and Five Star Bank. Watkins Glen branch ended up as Community Bank, where Tony remains today.

3. What has helped you succeed and gain experience?

"I would say the people," Tony stated. "As pretty much any business will tell you, it's the ability to work with people and having good people working with you. I have a phenomenal staff. A lot of them have been with me all the while I've been in Watkins." Tony says that to him success is all about finding the right people, giving them the ability to make decisions, putting your trust and faith in them, and hoping that they'll do the right thing. "That philosophy has served me well," Tony concluded.

4. What inspires you?

"Well, at this point I'm in my late fifties, and what inspires me now is knowing that retirement is not too far off the horizon!" Tony exclaimed. "That kind of inspires me more than it has in the past! I probably intend to work until some point in my early- or mid-sixties, but the end line seems to be coming closer and closer. That motivates me to keep doing a good job. It takes some stress off knowing I'll be able to successfully get to a retirement. That's a challenge for a lot of people these days." Tony added that he also has some hobbies that inspire him, including snowmobiling in the winter. "When you're in an office all day long, I just love getting outside, getting some fresh air, seeing the natural beauty and scenery," he said. "It is a real relief and pleasure for me."

5. What keeps you up at night? What are your challenges?

"What keeps me up at night is thinking about what I will do when I do retire," Tony said. "I haven't figured that one out yet, but I think about it all the time. I do not intend to be someone who retires and then does nothing. My observations and experience with that has not been good. When people just kind of disengage it leads to a lot of health issues from what I can see. So, I have to somehow find a way to remain active and engaged. I'm involved with local politics being on the Village of Watkins board. I'll probably continue to do that. I'll probably do a lot more volunteering just to keep active. It would be nice if I could find something that provides a monetary reward, but we'll deal with that when we get there."

6. What is your favorite local activity?

Tony says he like to participate in local events. He participates and is involved in a lot of annual events that he looks forward to. "Every September I am involved with the Grand Prix festival. Then I have the Chamber golf tournament. Then in November we have the annual hospital fundraiser, November Splendor, and I always look forward to that. There is the Chamber banquet in January, and then I host or put on an annual NCAA charity auction for the Rotary Club. The Rotary Club has a whole host of annual events that I always work at," Tony said. "So, I look forward, I guess, to all the annual events that are related to the organizations I'm involved in, and just being a part of those type of things and helping the community."