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Relationship focus continues to drive success for AB&T

Community Capital Bancshares, Inc. (OTCQX: ALBY)

ALBANY – For the leadership of Albany's Community Capital Bancshares and its wholly owned subsidiary AB&T, there is a great sense of pride around the strength of the bank's balance sheet and the strong financial performance the company has enjoyed for the past several quarters, including through the second quarter for 2026, where the bank saw solid growth in several key metrics.

But when it comes to truly measuring the institution's on-going success, nothing is more important, or powerful, than the bank's laser focus on true relationship banking. Put simply, there will always be opportunities to grow loan loans, grow deposits and delight shareholders, when the client is understood and the focus remains on ensuring their successes.

Leadership was once again reminded of that powerful symbiosis earlier this year, when the leaders of local airplane manufacturer Thrush Aircraft LLC, took an important step into a brighter future, thanks in no small part to the expertise and relational focus of AB&T and its premier banker, President Matt Rushton.

With a history in Albany dating back more than half a century, Thrush has weathered many a season in this community. From tremendous successes to crushing lows, natural disasters and multiple ownership changes, the story of Thrush is a rich one, filled with ups and downs, ebbs and flows. But as the Albany community inched closer to becoming ground zero for a once in a lifetime pandemic, it faced perhaps its toughest challenge, as a new ownership group came in to pick up the pieces of a failed enterprise in 2019.

"We were a customer of Thrush's," current CEO Mark McDonald said recently. "When Thrush got in a little bit of trouble, they called and said, 'can you come down and help?' And shortly thereafter, the prior ownership filed for bankruptcy. And we wanted to make sure the company survived because we saw all sorts of value. At the time, we didn't really have any interest in purchasing the company, we just wanted to continue to buy aircraft for our other businesses."

McDonald, who has a long history working in aerospace, was joined in the endeavor by two partners, including CFO Clint Hubbard, who grew up in North Georgia and cut his teeth in the carpet world, before working with McDonald years ago in another venture.

“I ended up meeting Mark after 20-something years in the carpet business and ended up working with a defense and aerospace company in North Carolina that was using the Thrush aircraft for a particular contract we had,” Hubbard shared. “We got to know Thrush in that way, and ultimately that’s what brought us to Albany, to purchase the company back in 2019.”

Despite the challenges experienced by other ownership groups and knowing the situation would bring its own set of challenges, both Hubbard and McDonald thought it was worth the risk, based on several key factors, not the least of which was the overall quality of the Thrush aircraft that has been a leader in the industry for decades.

“It has all sorts of core, fundamental attributes that we liked,” McDonald explained. “It is a very high-quality aircraft. It performs in 80 countries around the world. It has a great legacy. The people that we met were really good people and we liked what we saw. And the more we got involved, the more interested we became in acquiring it.”

While McDonald was primarily referring to the talented individuals employed by the company, he was also referring to Rushton, who had provided banking services and expertise to past ownership groups for more than 20 years.

According to McDonald, it didn’t take them long to see why prior owners had dealt with Rushton, and they knew early on that they too would follow suit.

“My understanding is AB&T’s history with Thrush is a lot longer than our history with Thrush,” McDonald continued. “And it was apparent very early on that we were going to use AB&T, not just because of their experience with Thrush, but also because of the people we met at AB&T. That was a relatively easy decision, especially compared to everything else we were trying to figure out at the time.

“We’ve never looked back. That relationship has been great. That’s the main reason we’re here today.”

When pressed about the particulars of that experience, McDonald deferred to Hubbard, who over the long course of his career in finance has not only dealt with myriad bankers, but had served on a community bank board in his past.

“When we say we manufacture airplanes, we manufacture airplanes from sheet metal, and there’s a very significant working capital requirement,” Hubbard explained. “And also, when you’re selling a product, and this goes to sort of the community banking and having a relationship banker, when you have a business that has significant working capital requirements, and is also a product where you have big tickets—you have a $2 million airplane—you need understanding.

“You may sell one this month and four the next month, and so you don’t have very steady cash flows. Whereas, if you’re selling 10,000 smaller dollar widgets, of course your cash flow will be more predictable.

“But every time we got into a need, the creativity that Matt and his team had was phenomenal.”

What also resonated with Hubbard, in addition to Matt's creativity, was the way he went above and beyond to truly understand the company, the new owners and what was important to them.

"I'm coming from the perspective of a CFO who has been running companies and working with banks for 35 years now," Hubbard explained. "We got with Matt early on in the process and he was completely supportive of everything we needed from the day we started."

In fact, Hubbard was very direct when talking about Rushton and comparing his experiences with AB&T against what he'd experienced in the past when dealing with other, often larger banks.

"He did things that Regions couldn't, or wouldn't do, or many of the larger banks," Hubbard continued. "Banking is very regulated. It's a highly regulated environment. And I'm not saying AB&T doesn't dot all the 'I's" and cross all the 'T's' 100%. But there's still a difference in community banking and the big regionals and Matt personifies that.

"Matt knows the business. He understands the business. He understands the people. He gets in and looks at the opportunity. We look at working capital where this contract is not going to pay till this day and we're building inventory, and you can get in and have those detailed conversations with him and show him a path. He probably gave us credit lines that we might not have gotten otherwise, but he had confidence in us. It's just been fantastic.

"I've dealt with a lot of bankers in my life and no question Matt's the best."

McDonald concurred, even growing somewhat emotional talking about his dealings with Rushton and AB&T.

"I would echo what Clint said," he added. "I don't have Clint's experience with banks or banking institutions. I've never been on the board of a bank. When we were going through a phase of growth and looking for additional capital, and as the company grew, we knew at some point we were going to get to a point in time where we were beyond AB&T's lending limit. And it was a question of do we want to go to a bigger bank?

"And there were two takeaways from that process for me personally. One was Matt was going to help us grow out of the bank. And he offered to be supportive of the process and look at bank documents and all that stuff to help us grow beyond AB&T. And my thought was that was pretty impressive.

"And the other thing that was telling for me was, I compared everybody that we talked to in that process to AB&T, and finally ended up saying, 'I don't want to do this because I don't want somebody else. There wasn't going to be another relationship with another bank like we had with AB&T.

"I really didn't want to do it, even though we may have been forced to, just from business growth."

"Matt took the time to get to know us and the company in detail," Hubbard interjected. "So, the relationship was very, very significant. It was 100% collaboration."

Thanks to Rushton's efforts and diligence, Thrush was able to once again thrive, and earlier this year made a significant announcement about the company's future, as it recently merged with another airplane manufacturing stalwart, Air Tractor, to streamline operations and set the newly combined entity on a path to even greater future success.

According to McDonald and Hubbard, the company's balance sheet is in excellent shape, Thrush is now debt-free and the company is poised to continue growing and having an even greater impact, not only on the world of aviation, but also on the local community that has sustained it for years, something incredibly important to the current ownership group.

"The way the process unfolded in 2019, if we hadn't bought the company, then it would have been closed," McDonald shared. "And that impact on the community would have been lost.

"Now with this transaction that we've just announced, Thrush is here for a long time."

And it stands to reason that as long as there are relationships to forge, needs to be met and a community to nurture, Rushton and the rest of AB&T will be leading the charge, and seeking opportunities to deliver the Gold Standard of community banking for years to come as well.

Community Capital Bancshares Inc. is a bank holding company located in Albany, GA whose principal activity is ownership and management of its wholly owned bank subsidiary AB&T, which offers a full range of commercial and retail banking services at its two locations in Dougherty and Lee County, GA. To learn more about the company's most recent financial performance visit www.abtgold.com.