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Coffee County Bank adds Lankford in role designed to serve commercial customers

After 10-plus years in commercial merchant services, Ryan Lankford joins Coffee County Bank and Coffee Bank & Trust in new Treasury Banking Advisor role

MANCHESTER, Tenn. — Caring for commercial customers is Ryan Lankford's number one priority in his new role as Treasury Banking Advisor at Coffee County Bank and Coffee Bank & Trust.



It's familiar territory for the longtime merchant services representative who has worked alongside Middle Tennessee banks for the last 12 years to give retail and commercial customers a cutting edge in point-of-sale and merchant tools and technology.

Originally from Franklin, Tenn., Lankford says his past work — including with Coffee County Bank and Coffee Bank & Trust as a client — has prepared him to hit the ground running for the bank's commercial clients in Coffee and Warren Counties, and beyond.

"I have spent almost all my career — just under 12 years — with BancCard of America, a merchant services provider that primarily focuses on working with community banks," Lankford said.



"BancCard was a great place to work and really taught me the importance of building relationships and taking care of customers of all types and sizes."

Thanks to his previous role, Lankford is already a known and trusted partner to the business development team at Coffee County Bank and Coffee Bank & Trust.

Lankford says working closely with the bank in his previous role highlighted Coffee County Bank's internal culture and team, which made the switch easy.

"I had the privilege of working with Coffee County Bank as their merchant services partner for close to seven years," Lankford said. "During that time, I worked closely with teams in all areas of the bank. I noticed that everyone seemed to truly enjoy coming to work every day and helping our customers. That made me realize this was the perfect place to transition into banking."

Carter Sain, CEO at Coffee County Bank, calls Lankford's addition a perfect value-add for the bank and its expanding commercial book of business.

"Ryan brings knowledge and skills which make our bank better at commercial banking, and everyone — especially the customer — benefits," Sain said. "Commercial customers have more to juggle than ever, and treasury services are designed specifically to help them do it, but they have to know these tools are available."

Sain said Lankford will focus on listening to, and learning about, commercial customers to best connect them with treasury products which fit their need.

"Our treasury tools can help review and manage issues like cashflow, potential check fraud and even FDIC insurance on large balances," he said. "Adding a dedicated Treasury Banking Advisor puts more experience and resources behind our customers, and that's our job as their bank."

Lankford started in his new role at Coffee County Bank and Coffee Bank & Trust in August. Contact him at rlankford@coffee.bank to find out more about treasury services.

Find out more about Coffee County Bank online at www.coffee.bank.

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About Coffee County Bank

Coffee County Bank is a premier provider of community retail and business banking. Headquartered in Manchester, Tenn., since 1975, Coffee County Bank operates four full-service branch offices: Manchester-Main (Hillsboro Boulevard); Manchester-Downtown (Murfreesboro Highway); Tullahoma, Tenn.; and most recently, Coffee Bank & Trust, a division of Coffee County Bank, in McMinnville, Tenn. Coffee County Bank and Coffee Bank & Trust operate as equal sister brands under the leadership of Coffee County Bank's local executive team and board of directors. In 2024, New Haven Mortgage joined the Coffee County Bank family, adding local home loan experts and solutions as a wholly-owned division of Coffee County Bank. Find out more about New Haven Mortgage online at www.newhavenmtg.com. Equal Housing Lender, NMLS# 1477317. Find out more about Coffee County Bank online at www.coffee.bank. **Member FDIC, Equal Housing Lender.**