

## JULIE WOODWORTH and the Dillingham Branch of NBA

For Julie Woodworth, National Bank of Alaska Branch Manager for Dillingham, her journey has been circular. "I originally came to Dillingham from North Dakota in 1986 with my husband. We loved it and, in 1989, I got a job working as a teller in the same bank I'm managing now. After working locally for a year, I entered the Management Trainee program and was transferred to Anchorage for a year. After that I was transferred

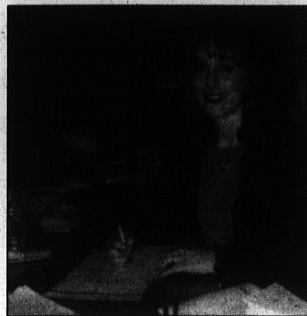
back to Dillingham as a loan officer, then to Glennallen as branch manager for a year. It was in 1994 that I returned to Dillingham as the branch manager."

For Woodworth, Dillingham is an excellent place to call home. "The Dillingham branch has a staff of 10, which makes us fairly large for a rural branch and we serve a unique client base. Though Dillingham has a year-round population of little more than 2,000, during the summer the popula-

tion nearly triples with fishermen and processors from around the world. All of those people and companies need banking services, from the issuing of travelers checks to coordinating payroll for hundreds of cannery workers."

During the rest of the year, the Dillingham branch provides service to Dillingham residents as well as the surrounding villages including Clark's Point, Manokotak, Togiak, Twin Hills, Aleknagik, New Stuyahok, Portage Creek, Ewok and Koliganek. And, because the Dillingham branch serves primarily bush residents, NBA's services are tailored to that client base. Loans extended by NBA in Dillingham, for instance, are different from many loans in urban areas. "Some of our customers only make one payment a year, often in cash, right at the end of fishing season."

While the past few years have not been as lucrative as previous years in the fishing industry, Woodworth is optimistic about 1997. Not only does the market appear to be recovering but Dillingham's economy is becoming more diversified. "The past couple of years has seen an increase in construc-



*Julie Woodworth, NBA Branch Manager,  
Dillingham*

tion projects, including two new roads, a large tank farm, and the branch has financed eight single family residential construction loans this year. There are more homes being built this year than I remember in the 10 years I have been in Dillingham. The region is also developing tourism which appears to be a growing industry in Southwest Alaska with a strong future."

There is no question that Dillingham is changing. Construction is up and businesses are expanding. It's a slow process but it does signify a different attitude about the future, with the understanding that a more diversified economy will result in a more stable future ■



*Julie Woodworth discusses bank policies with Harvey Samuelson, a member of the NBA Dillingham Advisory Board.*