

Surround Yourself:

The right financial partner is crucial to success.

If you drive down Parkside Avenue in North Buffalo, you'll find a quaint residential area with trees lining the street and well-maintained yards. You'll also find the Lofts at Warwick, a breathtaking English Gothic Revival style church-turned-apartment-building. It's also one of Creative Structures Services' first adaptive reuse projects, which repurposes old buildings while maintaining their historic charm and beauty.

David Pawlik, managing partner of Creative Structures Services, has found his niche in giving new life to historic buildings. Born and raised in Buffalo, Pawlik's ties to the area run deep. A graduate of Niagara University, Pawlik's extensive background in housing and community development with the City of Buffalo combined with his passion for nonprofit work and giving back to his community gave him and his business partner, Russell Kyte, a solid foundation to turn Creative Structures Services into a thriving business over the years. If you talk to Pawlik, however, he'll tell you that it all starts with the right partner, which he was lucky to find nine years ago in Eric Spriegel, regional commercial lending team leader at Northwest.

A shared vision

"When we were looking to get the Lofts at Warwick project off the ground, Eric's name kept coming up whenever we'd talk to other people in the construction and development business," said Pawlik. "I decided to reach out to him." Ten days after their first meeting, Spriegel had a letter of intent drawn up, which really solidified the relationship for Pawlik.

"It was important to Creative Structures Services to partner with a lender who was community-minded, and we saw that in Eric and Northwest. They've really helped us move forward with our vision."

"It took us 60 days from start to finish to close on our first loan," noted Spriegel of his first project with Pawlik. "The whole process was quick, and we've been working to deliver that type of value-added service for David and his company ever since."

According to Pawlik, it's partly due to Northwest's quick turnaround that makes him such an advocate for the bank. The quick turnaround allows his company to do more by being able to wrap up projects and look for other development opportunities in the Buffalo community, like the Fairfield Commons library-to-luxury-

apartment conversion, managing Dollar General construction projects and other nonprofit and faith-based community projects that benefit the city.

Over the years, Pawlik has worked with Northwest on more than 16 projects. Thanks to Spriegel's in-depth understanding of the development and contracting industry, their partnership has grown and he's become a trusted partner. Pawlik noted there's not a situation that comes up Northwest can't handle, and they always take the time to follow up by phone or email. That type of service, he said, is critical for his business.

More than a banker

Working so closely throughout the years, Pawlik and Spriegel have also developed a strong friendship, which has led Pawlik to share his experience at Northwest with others who are looking for a good banking relationship.

"When opportunities come up, I mention Northwest," noted Pawlik. "They deliver what they say they're going to. It's about creating a strong relationship, and we feel we have that with Northwest." Pawlik and his business partner Kyte have made a name for Creative Structures Services as an organization that gives back, and it's because of their community-minded focus that their business works well with Northwest. Most of Creative Structures Services' projects are focused within the nonprofit and faith-based sector, where trust is essential. It's during those interactions that they trust Northwest. He went on to share that whenever he asks his friends if they're satisfied with his referral to Northwest, they're never disappointed and end up going back for other financial needs.

Northwest's consistent follow-up and promise of delivery are what makes Pawlik an advocate of the bank. His business can keep busy in part due to their relationship with Northwest. "If it weren't for them, we wouldn't

be able to do the exciting, cutting-edge projects we enjoy doing."

As Pawlik pointed out, a good banking partnership doesn't start and end with the banker. He can stop in his local Northwest office any time and that personalized service is always there, which only solidifies his existing relationship.

"My relationships with everyone from the branch level to corporate are what helps not only my company grow and develop, but also allows me to recommend other businesses, particularly faith-based organizations and nonprofits ingrained in the Buffalo community, to Northwest. They're truly a community bank that delivers on their promises to me and our community. That's key to allowing Buffalo and WNY to continue to grow."

To connect with Eric Spriegel or another Northwest representative, find your local office at www.northwest.com or call (716) 730-4217.

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Eric Spriegel (left),
Northwest Bank
David Pawlik,
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