Written by MARK JAEGER
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Krier's career has seen plenty of changes in the world of small-town finance

When Al Krier retires next month as the manager of the Fredonia branch of Port Washington State Bank, it will mark the end of an era.

Krier has been working at the office on Regal Street since it opened in 1970. He took the job at the urging of his wife Judy, who also worked at the bank.

Although numbers are a big part of his life, Krier tries to avoid being identified as a number when asked to pinpoint how long his banking career has been.

"When you say you've been at a job for 10 or 15 years, people think that is a good thing because it means you have lots of experience," he said.

"When you are talking about having a job for 20 or 30 years, it is a little embarrassing. I like to tell people I've been at the bank since five years before Robin Yount started playing for the Brewers. Of course, there are young people now who don't even know who Robin Yount is."

Way back when, Krier was working in sales and service when his wife Judy suggested he take a job as a teller at the bank.

Although there have been intervening promotions, he never left Port State Bank.

"Back in the day, we were open from 9 a.m. to noon, then closed for lunch and open again from 1 to 3 p.m.," Krier said. "I thought that was great, what they used to call bankers' hours.

Eventually, we expanded our hours and added hours on Saturdays."

Krier grew up in Belgium, but he quickly became familiar with the faces of Fredonia while handling their banking chores.

"When I started as a teller, we didn't have account numbers on checks, just names. The checks were filed alphabetically, so you got familiar with the names," Krier said.

"Of course, in a small community like Fredonia, there are a lot of people with the same last name, so I got to know which one had blue checks and which one had green checks."

As he became more familiar with customers, they became more comfortable with him.

"In a small town with a job like mine, you find yourself offering financial information, but sometimes also being a marriage counselor, consoling those who have suffered a loss in their family and giving parenting advice," Krier said.

"It was never just about numbers, and I was always willing to share some of my life experience."

For 18 years, Krier also served as Fredonia town clerk, a job that he admitted sometimes overlapped with his duties at the bank.

"Everybody knew that I worked at the bank, so people would often stop in to pick up a building permit. It was a great way to get to meet some very nice people," Krier said.

He said he gave up the town position when the bank got its state charter.

"It felt like that was time to get down to the business of banking, but I do miss knowing who was building a house or moving into town," Krier said.

He said computers have dramatically changed banking, but agreed it has generally been for the better.

"I don't have to know how the program was written, just which buttons to push to get the information I want," Krier said.

"Before all the electronics were available, we would keep all of the documents in a vault. If a customer wanted to know how much he owed on a note, I would have to go into the vault and check the balance, which was written on the note. Almost inevitably, once I got back to my desk with the information, the customer would ask about some other account, too."

Krier said he has prided himself on personalized service to customers, and that effort has paid off.

"I was recently handling a refinancing, and the customer was so appreciative of the attention. He said, 'Anytime I had questions with my old bank, I had to call an 800 number and talk to

someone different every time,'" Krier recalled.

"I asked him why he would put up with that, and he said, 'That's why I am here.'"

Krier said he has had a simple approach to his career.

"I ask myself what I can do to make my customer's life better today?" he said.

Over the years, Krier has become one of the most familiar faces in Fredonia. He was a charter member of the Fredonia Lions Club, served 12 years on the board of United Way of Northern Ozaukee, helped create the Northern Ozaukee Scholarship Foundation and is a longtime member of the Ozaukee Tourism Council.

In retirement, he plans to become more involved in the development and promotion of the Ozaukee Interurban Trail system.

Another duty Krier looks forward to is grandparenting. He plans to spend more time with his granddaughters, Chloe and Maia, who live with his son and daughter-in-law in metropolitan Chicago. A third grandchild is due next month.

The bank's Web site features a picture of Krier proudly holding a portrait of the girls with a mock business card proclaiming him as "VP/branch manager and babysitter extraordinaire."

Krier said he hopes a big deal isn't made of his pending retirement, but the transition does give him reason to reflect.

"When I was a young man, I always wondered what I'd be in life. If you said I would end up being a branch manager of a bank, I never would have believed it," he said. "But it has been great."

Image Information: AL KRIER CHATTED with teller Sandy Nelson at the Fredonia branch of Port Washington State Bank. To the left is a promotional ad used by the identifying Krier as "babysitter extraordinaire." Photo by Mark Jaeger