



JOE

Joe Veliz
Commercial Banker

- Serves both small business & nonprofit customers
- With Highland Bank since 2016 and in the financial industry since 2003
- Director of Traveling Youth Basketball Rosemount, MN
- Board of Directors for Apple Valley Chamber of Commerce Apple Valley, MN

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COMMERCIAL BANKING ASSOCIATE

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Highland Bank

is dedicated to building strong profitable relationships by focusing on and helping to identify the needs of each individual customer. We specialize in meeting the needs and business objectives of growing businesses, their customers, employees and owners. We believe every customer interaction contributes to the building of a stronger foundation.

Joe's experience in both retail and business banking gives him the flexibility to devise long-term plans for entrepreneurs, and also help them manage their day-to-day banking needs. At Highland Bank, he focuses on companies with smaller lending needs, helping them to acquire businesses, purchase equipment, or obtain working lines of credit. His passion for working with entrepreneurs stems from the immense respect he feels for these innovators, who consistently drive economic growth in our communities. "I believe that all business owners—even those with smaller lending requests—deserve to work with a bank and banker who will take the time to listen," he says. Joe is a dedicated family man who enjoys spending time with his wife and four hilarious children.