Dick Kunsch has a clear modus operandi: “I want to leave the world better than I found it. I like to get the ball rolling, set examples, and have impact.”

Why? Because Dick Kunsch always remembers his roots.

Dick’s roots are in hard work. Dick remembers his father as “a soft-spoken, kind, gentle man who worked hard and long—seven days a week at BFGoodrich.” Mom was the tough one. “Though kind, she was the disciplinarian. She worked as a bookkeeper at the local hardware store, as a salesperson at the local bakery, and in medical records at the Valley Forge Army Hospital. Always working so hard, inside and outside our home. That work ethic made an impression on me.”

Dick’s roots are also religious. “My parents were both very religious... Sunday school teachers and choir members most of their lives. As a result, our family activities were centered at church.”

Dick’s roots are also community. “Growing up in Phoenixville, I remember a lot of front porches. People watched over the children of the community. And we had all kinds of people. Phoenixville has always been a melting pot. Iron and steel brought ethnic workers—an extremely diverse group with an incredibly strong work ethic. We all had to work together, play together, worship together, and respect each other in order to succeed.”

But it wasn’t simple for Dick. “I didn’t know what I wanted to do when I graduated from high school. I went to college for a couple of years, and stopped. Then I worked at Bell Telephone of Pottstown. It was hard work; we were outdoors quite a lot in harsh conditions.”

On Fridays, Dick would go to the local bank to cash his paycheck. “One day I decided that it was time to make a change. I realized that I wanted to be that bank teller I saw every Friday. So I went to work at Industrial Valley Bank. Six months later I was offered a position at Phoenixville Federal Savings & Loan Association. What I found was a home and not a job, and I am still there today. I started at the bottom and worked my way up through the banking business. The bank sent me to Philadelphia to banking school. I learned every job, every step of the way. I believe when you do it that way, you’re more sympathetic to the needs of all the employees.”

As Dick’s banking career developed over time, his beloved Phoenixville declined. The 1960s, ’70s and ’80s took a real toll on Phoenixville. Steel and iron, the Valley Forge Army Hospital and other local manufacturing plants moved out. Phoenixville was declared “dead.”

Yet today, as the mythical bird in its name, Phoenixville has risen from its ashes. Phoenixville’s lively main street is lined with an ever-increasing roster of shops and restaurants.

The renaissance of the town did not occur on its own. What stimulated the rebirth of Phoenixville? A combination of the right people, in the right place, working together at the right time, joining forces and resources towards a common goal. Though he won’t say it directly, those involved in Phoenixville’s rebirth agree: Dick Kunsch and Phoenixville Federal Bank & Trust have been at the nexus of Phoenixville magnificently rising from its own ashes.

Dick says, “The rebirth started with the Colonial Theatre. A group of us got together during the 1990s. With hard work, passion, and dedication, we saved the Colonial. When we got its marquee lights on, the Colonial became a beacon in the night. Saving the Colonial paved the way for coffee houses, restaurants, bookstores, parking lots, loft apartments, new businesses... all kinds of economic development happened as an outgrowth of saving the Colonial. Executive Director Mary Foote’s passion fuels us, and it keeps us all going strong.” That, and Dick’s involvement with the Phoenixville Area Economic Development Corporation, the Phoenixville Main Street Program, and the Chester County Redevelopment Authority.

And it wasn’t only the Colonial. “We were also fortunate that the 1997 Phoenixville Hospital sale resulted in the formation of the Phoenixville Community Health Foundation (PCHF).” Dick speaks humbly. PCHF is one of Dick’s greatest sources of pride. He worked hard to get together the right group of concerned citizens to successfully negotiate. Not once, but twice—first with University of Pennsylvania Health System, and then with Community Health Systems. After Chairing PCHF, Dick went on to Chair the Phoenixville Healthcare Access Foundation. “Healthy people = a healthy economy. It’s a simple equation.”

Dick’s roots are in hard work. Dick is recognized as THE person to turn to when community projects need guidance, leadership, and funding strategies. Dick’s influence has been most visible in issues related to community economic development, the creative economy, affordable housing, and health care.

Dick’s roots are also religious and community-based. Through his leadership, Phoenixville Federal Bank & Trust tithes 10% of its pretax profits to support local community projects. This, coupled with the bank’s community loan programs, has empowered many organizations to pursue their own missions for the local good.

“I want to be known as a kind, compassionate person who did not let success spoil me.” Dick Kunsch always remembers his roots and where he came from. He continues to spend each day of his life improving the lives of others.