

From left to right:
Randy Kunik, Bruce Irick



CLIENT:
Randy Kunik, D.D.S.

BANKER:
Bruce Irick

A Perfect Alignment

Randy Kunik's state-of-the-art practice is an alliance of orthodontic and financial expertise

Randy Kunik, D.D.S., recognizes an opportunity when he sees it. He quickly grasped the potential of new technologies being developed in the field of orthodontics, and from the very start he focused on fine-tuning the skills needed to master them. Since establishing his orthodontics practice in 1991, he has become a leading provider of some of the most advanced, state-of-the-art treatments available.

Kunik is the kind of person who seems to thrive on challenges. Even before completing his residency in orthodontics,

he was already taking steps to set up his own practice. Going solo rather than joining an existing group meant building his practice from zero. "I had no patients at all when I first started out," he recalls. "It was a matter of proving myself one patient at a time."

He found some valuable help along the way. Bruce Irick came along at a key moment in Kunik's career. "I met Bruce when I was just coming out of school, and he helped me with the initial loan for my practice," Kunik explains, adding, "I like to think of Bruce as my first—and hopefully

my only—banker."

Now a senior vice president with Compass Bank's Wealth Management Group, Bruce Irick has continued to be a trusted advisor as Kunik's practice has taken off.

A BIG MOVE, A SHORT DISTANCE

Having outgrown his original office space, Kunik undertook a major expansion in 2003. In contrast to his initial start-up loan of \$100,000, this time he would need about five times that amount—largely due to the sophisticated technology that new treatment methods require. Irick helped make it happen.

With financing in place, Kunik was able to move "down the hall" to a larger suite in the same building. He was especially pleased that the new space allowed him to have a separate room for adult patients. Kunik is one of the state's leading providers of Invisalign, a technique that uses a series of clear, removable aligners to gradually straighten teeth without metal or wires. Kunik realized the significance of what he calls this "breakthrough technology" early on, and his experience with Invisalign now includes over 600 cases, both children and adults.

"Our move to a new office wasn't just an expansion," says Kunik. "It's state-of-the-art. For example, we're paperless. Patients check in on a computer screen, and when a new patient calls we can email the information they need. Nobody waits because the process is so efficient. Having charts computerized is also valuable for real-time consults with specialists. And of course computer imaging is central to the entire Invisalign process."

A MUTUALLY REWARDING RELATIONSHIP

He notes that having a relationship with a banker he trusts is very important to him. "For a professional, the bottom line is time," says Kunik. "When I call Bruce, there's never a hassle. I don't get an answering machine. He's always there for me. We really enjoy working with each other."

"In the 15 years we've known each other, we've grown up together personally and professionally," observes Irick. He explains that Compass actually specializes in providing financial services to medical professionals. In Kunik's case, this includes loans and deposit accounts for his practice as well as personal deposit accounts and wealth management services.

It's been a two-way street, with Irick benefiting from Kunik's professional services, as well. "When he began his practice, Randy talked me into getting braces," Irick recounts. "Now one of my sons is a patient, and another is about to be."

Kunik is pleased with the choices and convenience he's able to offer his patients. And when the next major advance comes along, he wants to be ready to make the investments necessary to provide it. He says that orthodontics "has shown itself to be a very dynamic field," and a strong banking relationship allows him to capitalize on it. 