

Helm Bank

For international customers who wish to do business in the United States, having a strategic financial partner on U.S. soil is of the utmost importance.

That's why Helm Bank has become an integral part of Miami's financial sector, both here and abroad. Its business model is distinctive for a full-service commercial bank as the main focus of Helm Bank is devoted to the financial needs of international customers.

Headquartered in the city known as the Gateway to Latin America, the bank is a financial bridge between Miami and the country of origin of its international customers through the local support and service provided by its foreign representative offices. High net worth professionals and business owners from Latin America come to Miami for business and find themselves in need of credit support for themselves and their businesses. These customers may have an established track record and excellent bank references in their own country, but they need a financial partner in the U.S. That's where Helm comes in with the goal of making its customers feel important not only in their own country, but also in the U.S., plus give them the safety and stability of a U.S. based bank account.



The reception area welcomes customers



Helm Bank worldwide headquarters in Miami's financial district at 999 Brickell Avenue

The bank is funded primarily with deposits from international clients with 80 percent of total deposits coming from outside the U.S. The financial institution provides access for customers that need a dollar denominated account with a bank in the States, however, what sets Helm Bank apart is the access customers have to the bank from their own countries. The bank's important foreign affiliations allow it to serve the financial needs of a select group of international clients. But make no mistake, Helm Bank is 100 percent a U.S. bank. The Federal Deposit Insurance Corporation (FDIC) is the regulatory agency charged with overseeing the bank's operations and insuring its deposits.

For international customers seeking a loan, Helm Bank uses several background reporting agencies. They also obtain an international credit report, which checks and verifies information with foreign embassies. The financial institution also requests the direct assistance of its representative offices or affiliate banks to verify information – to go out and “kick the tires,” so to speak. The direct access to a customer's information from his or her own country of origin obtained with the help of foreign representative offices is Helm Bank's main competitive advantage.

Helm Bank began its operations on Dec. 8, 1989, licensed by the state of Florida, as a full service, state chartered commercial bank

headquartered in Miami. In 1990, the bank moved its operations from the northwest section of Greater Miami to the financial district of Brickell Avenue. On Jan. 22, 1996 the regulatory banking agency of Colombia, “La Superintendencia Bancaria,” authorized the opening of a Helm Bank Representative Office in Colombia. In 1996, a correspondent alliance agreement was signed with Banco de Crédito of Colombia seeking to expand Helm Bank’s banking activities in that country. Today, Helm Bank has nine representative offices in four countries with four offices in Colombia, two in Venezuela, two in Ecuador and its most recent addition, a representative office in Mexico.

Competition for large corporate accounts is staggering, but Helm Bank has succeeded by offering personalized service and investing heavily in technology. Its strategy has earned the bank one of

the highest ratings from the FDIC and the Florida State Comptroller’s office. It also holds a “Four Star” rating from Bauer Financial Reports. Over the last seven years, Helm Bank has continuously placed in the Top Ten list of most profitable banks headquartered in Florida.

While building on its strength as a full-service commercial bank, Helm Bank’s future vision is to continue to grow through its foreign representative offices rather than developing a domestic network of brick-and-mortar branches on every corner. Its mission continues to be to attract and provide services to its international customers and to help those customers realize their dreams by providing a sound financial partner in the United States, Latin America and Mexico.

Helm Bank – Su banco personalizado en los Estados Unidos.
Your personalized bank in the United States.



The lobby at 999 Brickell