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James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 158th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Ben Pankonin to the show.

James Robert Lay:

Ben is the CEO and co-founder of Social Assurance, where he is building stronger communities through the financial organizations that Social Assurance serves. They're doing this by helping financial brands to leave their mark and to be remarkable.

James Robert Lay:

Welcome to the show, Ben. It is good to have you on today.

Ben Pankonin:

It is great to be with you. James Robert Lay is just a name that rolls off your tongue and you have really done an incredible work in this space.

James Robert Lay:

Well, I thank you for the kind words and I got to give my mom all the credit for the two first names, because it does. It does sometimes create confusion because people are like, "Is it James? Is it James Robert? Is Robert at the middle?" I said, "No, it's two first names," and I knew I was in trouble because it was always James Robert William was when I got in trouble, because she would use the middle name at that point. So, I appreciate the kind words.

James Robert Lay:

Before we get into talking around just where your mind is to begin the year. You recently put out a marketing and a compliance report. Before we get into that, I'm curious to know, what are you excited about? What are you energized about right now?

Ben Pankonin:

You like to talk a lot about human connection in your podcast, and I've seen it firsthand as we're returning to in-person community. I'm seeing that over and over again that, when community is working well, you have this serendipitous nature to it, where you feel like the person you just ran into solves the exact problem or thing that you're thinking about. I'm seeing that happen over and over again, just in in-person conversation.

Ben Pankonin:

It could be in the business community here locally. It could be reaching out to a conference that I hadn't been to in a couple years and it's just happening in those serendipitous moments.

James Robert Lay:

I think that's the beauty and it's why I am so hopeful for all of us as we're transitioning into what some are calling the age of AI. I'm actually reframing it and calling it the age of abundance, to where technology is just a tool to help us reach and achieve our exponential potential because the human

mind... One mind alone is good, but when you add one mind with another mind and another mind, and we're all coming from different walks, different paths, we've had different experiences, it's when we bring all of that together in those serendipitous moments, we create literally something new together. I can't tell you how many times on this podcast I've walked away with new ideas from where one mind plus another mind it'll equal 10 and so, I'm right there with you.

James Robert Lay:

You talk about community and let's just stay on that theme here for a little bit. Community, community banking, credit unions, it's been a big theme for probably the last 100, 150 years here in the United States. How has the idea of community transformed because of digital? What does that mean today? What could that mean going forward over the next, we'll just say three to five years?

Ben Pankonin:

Well, I think obviously, we've experienced those moments, even ours where we've met digitally and now we're having deeper conversations as a result of that. So, I think some of that comes in what Facebook termed it as the interest graph. We've had a lot of those different explanations of how we define community now that it can be virtual, we can travel greater distances essentially.

Ben Pankonin:

So, I think there's that sense, but I think there's also this resurgence of local. We see it in SEO, we see it in a lot of digital aspects where we see this resurgence of local. And so, I think you're seeing this balance that really as just humans, we're balancing in ourself saying, "I'm now reading more news that's national and international news. But at the same time, the people that I converse with are very local and we're talking about very local intimate issues in that sense."

James Robert Lay:

I could think of, for example, when we did our holiday gifting to wrap up last year, the idea was, I always like to give the gifts of knowledge and I also like to give just something local. Send a little bit of Houston, Texas out into the world with a local business. It's a very special thing because I think it's almost like we're sharing a part of us and what we believe in and what we're passionate about. We did this with a little bakery who made these fantastic gingerbread cookies that my wife and I, we walked into a restaurant one day and we had them for dessert. I'm like, "We need this right here. This is what we're going to gift," during the holidays last year.

James Robert Lay:

I want to get your take on this because you're hitting into something. There's been a resurgence of local. I'm a big believer and I'm going to go out on a limb and say this, and it's always fun to put this out into the world and then be able to come back in a few years and were we on the right path or were we completely off? Micro has the potential to beat the macro over the next few years because people are coming back in.

James Robert Lay:

I think we've got the Amazons of the world and then we've got the local seeing this resurgence. Why is there a shift, do you think of coming back into the locality, the local side of things?

Ben Pankonin:

That's a great statement. So, one of the phrases that gets used a lot, in every keynote you hear this like, think globally, act locally and that works great on an Instagram post. But one of the other ways that I

think to think about it is, to think about the competitors that you have. So, if I think of Amazon as a competitor, I want to look for ways that they're trying to be me.

Ben Pankonin:

Like in what ways does Amazon want to be like my community bank? Sometimes we have to flip that backwards to really understand it, to really understand what our benefit is as a local or even regional community bank, to understand, what are the big players doing to be similar to me? One of the ways that I think is really funny is, as we start to think about human connection, one, they're starting to do more bricks and mortar stores as Amazon. That's interesting.

James Robert Lay:

I want to hit on that point real fast because it's so critical. I was just having this conversation the other day with a community banker. They were like, "Well, how do we play into this digital world? How does the physical world, how does the community?" I said, "It's going to be so important because if you watch what Amazon did a couple of years ago with the acquisition of Whole Foods, that to me, they're going from the digital world into the physical world." So, I wanted to hit that note real fast. Continue.

Ben Pankonin:

Yeah, absolutely. So, that's one of the key points that I think is really important. Another thing that Amazon is doing is, they struggle with sales. You've never talked to somebody at Amazon about your issue and so, they do this in really subtle ways.

Ben Pankonin:

So, if you've heard me speak at any keynotes, I'll talk of about trust in my talk. One of the things that I like to talk about when we talk about product is, your trust in a product or service or innovation will succeed or fail based on your relationship to it. So, think about when you walked into a product that fails regularly and you just throw it out like, "I give up on this product," and then you think of one that you've built some connection to. Maybe your friends sold you the product, maybe someone's helped you through that and you have this trust curve that you follow. As you bought the product, you were excited about it and then, you fall into this pit of, it doesn't work as well, but then you learned how it worked and you grew with it.

Ben Pankonin:

Well, think about that in the context of something like Amazon Alexa. I actually believe that, what Alexa really did to teach us jokes, to try to make human connections out of something that was not human was all built because it fails too often. What they're trying to do is get you to build a relationship to it so when it fails, it doesn't fail completely.

James Robert Lay:

That's a great point.

Ben Pankonin:

It fails much more gracefully.

James Robert Lay:

That's a fantastic point. It's something that I've never considered because it's like, ah. The way I look at trust is it's like deposits. Every experience, every interaction, every piece of content, it will either make a deposit or take a withdrawal out of a consumer's trust fund that sits between their ears. And so, I think

the more deposits that we can make, the more forgiving we'll be when an experience or an expectation doesn't live up to what we were hoping for. That's a really good point right there. Great observation.

Ben Pankonin:

Yeah. I think you're right in the sense that it's deposits and withdrawals, but they're not all equal. Some of them are significant deposits. Some of them are significant withdrawals. We could lose trust very quickly.

James Robert Lay:

Sure.

Ben Pankonin:

We also have different things that accelerate that. When the digital and the in-person match up, if you've ever had this experience where you've built a relationship with someone digitally, and then all of a sudden you meet them in person.

Ben Pankonin:

I met my friend, Tim, who's a community banker up in the Twin Cities area for the very first time, just a couple months ago. I stop and I texted him to go out to dinner. When I dropped into town, I meet him. Literally, his first reaction is, "You're shorter than I thought you were going to be," and I said, "Yeah, same. The same experience happened to me. I thought I'd be taller."

Ben Pankonin:

As we meet, all of a sudden you're like, hey, when that matched up, that trust had been built digitally in a real relationship where we were involved in his work, in his business and what mattered to him. Then, when it matched, all of a sudden we had a lot more opportunity to build that trust together.

James Robert Lay:

That's a great point because that trust would not have been able to be established had it not been for some type of digital component, digital interaction and so, you're making these deposits. Great point. There are micro deposits and there are macro withdrawals and they're not all equal. You're touching on something else here that I think is really critical that the dear listener coming from a community bank, a credit union, a regional, maybe even a fintech is the role that a person's personal brand makes as part of their digital growth trajectory.

James Robert Lay:

How important is a personal brand? The, we'll call it, maybe it's a branch manager. Maybe it's a lender. Maybe it's someone on the senior leadership team. Can you provide some perspective around that here?

Ben Pankonin:

Yeah. So, when we work on sales coaching or we work with social selling types of tactics, one of the things that I love to talk about is that, there's really two factors that make a new connection successful. So, if you think about... As we're talking, we had some comparisons in our pre-conversation where we talked about things that were familiar to both of us. We had similar educational backgrounds. We can make a connection on that.

Ben Pankonin:

Now, most financial brands focus only on that part of it. We focus on the part that says, "Hey, this is actually just this thing you and I have, educationally similar background, similar passions," and then we stop there. The thing that happens though is, if you don't have the other part, which is that we also have to be unique, then you won't remember it. You'll just say, "Oh yeah, I had that connection," but it doesn't form that deep connection if there's nothing unique about it.

Ben Pankonin:

So, I go back to, a handful of years ago, I'm with a friend of mine, we're at a backyard barbecue and he's a good friend. We sit down at the backyard barbecue table and somebody we didn't know sits down and she says, "I'm working on my doctorate." I say, "Oh, that's interesting. What are you working on your doctorate? That's why you moved to town." She says, "I'm getting my doctor in medieval warfare."

James Robert Lay:

Wow.

Ben Pankonin:

I sneak a glance over to my friend, Ryan, and I'm like, "Buckle up. We are going to ask every question." I could remember that conversation because I'm asking about Braveheart. I'm asking about all these sorts of things. I was [crosstalk 00:14:30].

James Robert Lay:

See, you're speaking my language. I mean, you just mentioned Braveheart and William Wallace and I'm like, "Dude, I'm totally in." I wish I could have been a fly on the wall on that one.

Ben Pankonin:

When you have that connection... I don't know that I had that much in common with her, but that's so unique and so specialized. When we have individual salespeople who are out in our community, part of what makes that successful is, they don't have to be 100% about the bank's brand. They can also talk about something that is weird and obscure, and that also builds a connection. We do that in person all the time. If you're good at sales, you do that, but we don't do it digitally sometimes because we're too afraid of it.

James Robert Lay:

Why is that? Why are we afraid to make this deeper connection? I want to go there with you if you don't mind in a moment, because I got a personal question for you on this front here to really make what we're talking about very real and very practical for the dear listener, but let's talk about the fear first.

James Robert Lay:

What holds us back from really leaning in to more of a, we'll call it... You can talk about the weather, you can talk about what's going on in the world. Or you can really start talking about the other person and be interested in them and what's interesting to them. What holds us back from really going deeper and pulling those layers back?

Ben Pankonin:

Yeah. So, in-person, a lot of times we're willing to share things about what people are passionate about. We've been coached so many times that we need to avoid a lot of those issues online. Now, I'm not advocating that we all use political expressions online, that doesn't have to be the case. Although, I would argue that, if you did, you could actually build a business based on one of those things, but you will offend a large group as well.

Ben Pankonin:

More than that, it's also about, what are the intricate and weird things you can say that you're passionate about that nobody else is? Then, that builds really unique connections. So, I'll give you a really weird and oddly personal example from a few months ago.

Ben Pankonin:

I had a friend who's a great marketer in town. His company just shoved out his department, essentially so he's out of a job. I find out, I send him a text right away. We have coffee the next day. As I'm sitting down with him, I knew him fairly well, but not extremely well. He said, "The thing that I'm passionate about in my side work is, I run the non-profit for Parkinson's research."

James Robert Lay:

Wow.

Ben Pankonin:

I'm like, "Well, that's a oddly specific thing," but obviously he's got family issues with it. Two weeks later, I find out my dad's diagnosed and now all of a sudden I have this connection with somebody because he's willing to express that and he's expressing it online. Now, I have an incredible relationship with Brian and everything that he does, but that's the way it works when we actually express what we're truly passionate about and we do that digitally, we do that in-person.

James Robert Lay:

Well, and I think digital gives us an advantage there, because we can do a little bit of research. For the dear listener to make this very practical, I have an exercise called three, two, one. We make three connections a day to new people. Particularly on LinkedIn, you need to give a comment. Don't just make a blind connection.

James Robert Lay:

One of the ways I always connect with people is, "Hey, Ben, it's always great connecting with other people who are working to transform banking for good." I would say it probably gets an 85% acceptance rate and then, it creates some type of dialogue so that's three connections a day. Then, you may leave two comments so now you're engaging with other people's content that they're posting and that creates some connections. Then, one piece of, we'll call it just perspective so it's your own post. So, three, two, one.

James Robert Lay:

Even in today's conversation, just taking a look at you and trying to understand you, meet you before we actually had this conversation, I got to ask man, growing up in a Hallmark store, you started a LinkedIn post with that and I'm like, "What?" You just don't see that every day and you said, "Growing up in a Hallmark store, I realized that life isn't a Hallmark movie." So, unpack the Hallmark store because I've been wanting to ask you about this now for the past week. Continue that story, please.

Ben Pankonin:

Yeah. So, my dad grew up in the Hallmark business. He was a sales rep for Hallmark, worked for Hallmark Corporate. On my seventh birthday, they decided, let's buy a Hallmark store in small town, Nebraska.

James Robert Lay:

Wow.

Ben Pankonin:

And so, they ended up being one of the better performing stores in the area or even region. But what they did was, they bought this store on my seventh birthday so one of my early memories of being in an adult place was going to the law firm when they bought the store. I'm playing with toys in the background as they're doing this, but then, it thrust me into this environments in first grade where I started waiting on customers. That shapes the way that you have dialogue.

James Robert Lay:

Of course.

Ben Pankonin:

So, if you ever look at early childhood development, there's this age range between six and 10, where you're defining who you are. When you start understanding that, well, I wait on customers, I engage in business conversations at the dining room table. I was an only child so you have a lot of these adult conversations around business, you start to have this effect that takes place where that's one of the ways that you relate really well.

James Robert Lay:

Man, that is so powerful because then once again, now we see how different experiences impact how we relate, because I love that story. It helps me to understand where you came from, what shaped you and further, I'm going to give you the alternative of it. When I read that, I think, "Oh, Hallmark."

James Robert Lay:

I remember going there as a kid with my mom and like, "Don't touch. Don't touch, keep your hands in your pocket," and it was just a whole different experience. But now it's like with my kids, I'm trying to be more mindful of, we probably could maybe take a little bit of an easier path with this. So, it's just interesting how all of these little connections, they all come together and they're part of a bigger story. They're part of a bigger narrative that I find just to be completely fascinating so it'd be interesting anyone else is listening.

James Robert Lay:

You know what? Text me. Text me 832-549-5792. Text me your Hallmark story. I'm curious to know what your Hallmark story is and I always reply to everyone that texts me. 832-549-5792, because I'm curious. Ben, I'll connect you in on some of this as well, because it's a unique path I think here.

James Robert Lay:

Coming back to the path of today's conversation with community, with this idea of personal brand, social media does get played into the mix. You all have recently at Social Assurance released a marketing and compliance report, because I think it's important as we're talking about the transformation of the perspective of community, the transformation and the perspective of the personal brand, how social media plays into this.

James Robert Lay:

Compliance is a key area that we need to be aware of and not get annoyed with, not be concerned about, not get frustrated with. What were some of the key findings that came out of this report at a high level of... Like if these were the three things that the dear listener needs to know coming out of Social Assurance, marketing and compliance report, what would those three things be?

Ben Pankonin:

Yeah. No, I appreciate that and I was afraid you'd say the compliance word. It's one of those areas in growth where... I get the chance to talk to a lot of high school students, and when I do that, one of the things we'll talk about is creativity. We'll talk about what inspires creativity. If you ask somebody to do something that's entirely too open-ended, all of a sudden they can't find something that fits.

James Robert Lay:

Correct.

Ben Pankonin:

If you say, "Hey, think of something creative," they'll say, "I've got nothing. I've got nothing." But if you say, "Hey, think of something creative you can do to engage a friend with a pen," or narrow those constraints, all of a sudden creativity starts to bubble up. When you meet people who are really creative, they find a way to do it within constraints and that's the way we see marketing and compliance working together for financial brands.

Ben Pankonin:

So, when we're writing this report, one of the things we're looking for are, how are the creative constraints happening? And so, one of the big takeaways I would look at is, when we look at, what are the channels that financial brands are active in, that's one of those areas. One of the things we're seeing more and more of is expiring content. Things like Instagram stories, that's definitely a trend we're seeing frequently. We're also seeing the format that's really been shaped through marketing in twofold.

Ben Pankonin:

This year was incredibly interesting as we looked at a lot of Google analytics over the last two years and said, one of the things we're seeing in trending is, obviously, when March 2020 hit, a massive increase in traffic to websites. But we're also seeing very poor effort understood that SEO and compliance actually work really well together. So, the way you think about how people find you and the way you find things on the website, actually play really well together. That's something that I think it was fun to see how that data plays out to say, "Actually, your compliance team should be thinking about SEO." That's a weird statement to say, because we don't think about it that way, but the marketing benefit is, people know what to find, where to find it and it's easy to navigate to.

Ben Pankonin:

Also, we're having purpose-driven pages that align with the actual product, your marketing. Those are all things compliance is interested in, marketing should be interested in that as well.

James Robert Lay:

I really like your perspective on the constraints because in my mind, I think of bumpers on a bowling alley. Like being a kid, we would go to birthday parties, the bowling alley and they put the bumpers there. Well, it's to make sure that you're not getting in the gutter and you're actually knocking a pin down, a couple pins or maybe if you're getting lucky as a kid, getting a strike or getting a spare.

James Robert Lay:

And so, I think in the banking and probably almost in any industry for that matter, that has been the... As challenging as COVID has been for so many different people and I don't want to gloss over this, I want to really respect that. I think there has been some glimmers of hope, some glimmers of inspiration that have come out of this because it has been a forcing function of constraints.

James Robert Lay:

And so, the creativity that has come out on the other side, it's my hope that we, as financial brands can at least on an annual basis maybe do some type of constraint-driven thinking so that we don't lose what we gained through this experience. Whether that be constraint-driven thinking on the marketing side, on the sales, on the service. Whatever it might be, it's the constraints that allow for the creation of new product, experiences, innovation. So, yeah. I like your idea on this idea of constraints. What's your thought on that?

Ben Pankonin:

Yeah. So, one of the ways to think about constraints, especially in getting the community banking space, when we think of a financial brand that says, "We're a full service," all of a sudden what you've immediately done is said, "We do everything." Where we're competing now more and more with fintechs that say, "We do one thing."

James Robert Lay:

And we do it really well.

Ben Pankonin:

Right, oftentimes and they're focused all this energy on this one little space. And so, one of the things that we want to think about, again, as we were talking earlier, how are my competitors moving closer to be like me? How are fintechs trying to bring personality and sales into their model? How are they trying to involve other products? That's an interesting thing to look at, but also, when we're trying to think creatively about how they're marketing, boiling it down and saying, "What if we only served this market? What if we only served small businesses between two employees and 50, what would that look like? How would we change?"

James Robert Lay:

Wow.

Ben Pankonin:

And so, when you narrow those constraints from a marketing perspective, it also helps you shape those personas. So, when we're doing something like, let's say we're doing digital ads for a financial brand and we're saying, "What if we only did that instead of thinking, 'Hey, we're a full service bank. We do all of these things,'" sometimes that's an escape goat for not thinking creatively. If we narrow it and say, "We only do this thing," now, all of a sudden we have to think really creatively about it. We have to innovate.

James Robert Lay:

That's a great point. I want to come back to the report here that you did. So, we've got some key insights. For the dear listener, as we look ahead towards the future, what might be the biggest roadblock or the biggest danger that they should be aware of from the research that you did here, something that could hold them back?

Ben Pankonin:

Yeah. So, one of those is thinking only about channel. We have the conversation come up a lot of times that says, "Well, what's the channel I should be in?" Channel is important. It is important that we're where our customers are having conversations. Certainly, social media in particular is getting shaped by things like TikTok. I would say, stylistically, it's getting shaped by that more than anything else. Almost everyone who has a TikTok account also has an Instagram account. They also have a Facebook account, but if you want to learn, you should be listening over here in a place like TikTok, where maybe from a

compliance standpoint, you're not yet comfortable being there, but from a marketer's perspective, we should be watching how things are happening there.

Ben Pankonin:

I did an interview all the way back in... I was just caught part of the clip back in 2008 and national reporter said, "What are we expecting to see in the future?" I said, "The way that junior hires engage now is how you will engage in business in five years." So, you think about that.

James Robert Lay:

That's a great...

Ben Pankonin:

In 2008, what happened five years later was Facebook and then Instagram really got picked up. If you think about that now, it's not any more true. If we think about how junior hires are interacting on a platform like TikTok, this is more how we're going to engage five years from now right?

James Robert Lay:

Right.

Ben Pankonin:

Maybe it's two years from now. It's accelerating in that process.

James Robert Lay:

That's a great point because it comes back to, it's being aware of, having an understanding of the human behavior within each one of these channels. If nothing more, watch, observe, and learn is a great path forward to overcome maybe some of the dangers that you're seeing here.

James Robert Lay:

On the flip side, what are you most hopeful for? What are the great opportunities maybe one, that someone can really just... If there's one thing that I can focus on to get an exponential gain, what would that thinking be here?

Ben Pankonin:

Yeah. You and I were talking a little bit in our conversation a bit ago about the sense of community and the way it's really engaging this human connection over and over again. Really, where I see community financial brands benefiting is in the sense of, how do we think about how we engage our community? How do we quantify it? How do we communicate it to our employees? How do we really double down on our purpose? That's where we see huge marketing benefits because so often we'll work with a new financial brand that will ask the questions, "What differentiates you from this banker credit union down the street?" The conversation will turn to, "Well, the way we care for our community is different. The way we support our people." I'll say, "Well, do your employees know that? How do you quantify that?"

Ben Pankonin:

We have a whole product suite that we've built around community because we see other industries doing it. Philanthropy's important, community involvement's important. The way that your employees talk about that with each other and the way they talk about that as advocates is extremely important. It gives me hope, really.

James Robert Lay:

I want to make this really practical for the dear listener, because I agree with you 110% on this. You talk a lot about community, that's great, but show, don't tell. Make it practical, make it tangible, make it so that our internal teams can understand so that then the external community can also understand.

James Robert Lay:

Aspiration.com, I wrote about them in Banking on Digital Growth when I wrote this back in 2019, we published in May of 2020. I was a little like, "I'm going to go out on a limb on this one, because I don't know if Aspiration is going to succeed." From all the signs it shows that Aspiration is on a growth curve. But if you go to aspiration.com, I want you to look at their navigation structure on their website. It's very different than what we see at a lot of community financial brands.

James Robert Lay:

The one path to really queue in on is what is called impact. You can actually go there, aspiration.com/impact, and it comes back to showing the value that they're creating for their community. It's a very unique perspective so I agree with you on that, Ben.

James Robert Lay:

This has been a great conversation. As we wrap up, what would be one small step, something very practical the dear listener can do to move forward and make progress on their own digital growth journey? All progress begins with a small, simple step. What's the small thing that you would recommend that they do next?

Ben Pankonin:

I would absolutely begin by asking employees, they should be closest to your brand, how they would explain digitally. Maybe it's a tweet, maybe it's a digital message, how would they explain your impact as a financial brand in your community?

James Robert Lay:

That's a great one. How would you explain impact as a financial brand in your community? Articulate that, communicate that and explore that. That's good.

Ben Pankonin:

Yeah. I think it's a very simple piece, but we have clearly not simplified enough our community impact. We've said it's about people, we've said it's about community, but being able to simplify that down into very small statements and even asking them, the non-profits, who are such great advocates, they can do a lot for you digitally as well. You should be reaching out to them when you give a donation, right?

James Robert Lay:

Yes.

Ben Pankonin:

There's opportunities to get links. There's opportunities to have them share your brand story, but your employees are the ones going there. They're the ones that are headed there and they're grabbing that photo. Hopefully they're uploading that back into marketing, but those are opportunities really to say, "Let's simplify that down. What is the way that you see our financial brand having an impact in the community?"

James Robert Lay:

That's a great one and on that note, this has been a fantastic conversation. I've learned a lot. I thank you for the knowledge that you have shared today with all of us. If someone wants to continue the dialogue that we've started here today, Ben, what's the best way for them to reach out and say hello?

Ben Pankonin:

Yeah. Clearly at [socialassurance.com](http://socialassurance.com). We're about leaving your mark and being remarkable, and you can connect with me on all of the social media places. I'm easy to find in that respect, [ben@socialassurance.com](mailto:ben@socialassurance.com).

James Robert Lay:

Well, listen, Ben, I appreciate you. You're doing great work. You're helping financial brands do just that, be remarkable and I appreciate the important and meaningful work that you and the rest of the team at Social Assurance are doing. Thank you so much for joining me for another episode of Banking on Digital Growth.

James Robert Lay:

As always and until next time, be well, do good, and make your bed.