

Robb Conlon:

Greetings and hello. I am not James Robert Lay. My name is Robb Conlon, founder of Westport Studios, and executive producer of Banking on Digital Growth. I'm normally behind the seasons of the show, but today it's my honor and pleasure to welcome you to the 200th episode of Banking on Digital Growth. Over the past two years, James Robert and this show have been taking you on journeys to grow your organization. And today is the day we can officially say that there are hundreds of ways to impact your customer and your community when it comes to being a modern financial brand or FinTech.

Robb Conlon:

This podcast has touched so many lives in a time where financial uncertainty is more prevalent than ever. That's what makes Banking on Digital Growth and our dear host, James Robert so special. Their ability to look at things that are bigger than what's in front of us. You've heard him say it before, make the world 1 billion times better by guiding 1 billion people beyond financial stress. Very few podcasts have an actionable goal like that. Even fewer make efforts to achieve it every day and even fewer have the determination and the momentum to last 200 episodes.

Robb Conlon:

The hard work that James Robert and his team at the Digital Growth Institute put into making this show is what is helping to make digital transformation possible for hundreds of financial brands, just like yours, the world over. And for our part here at Westport Studios, it's both exciting and humbling to play a role in that. So pop the champagne, put on your favorite headphones and please join me in extending my congratulations to James Robert and his team for an industry leading podcast resource, and be sure to raise a glass to yourself, dear listener, for making this not only one of our favorite shows to produce, but also one that has an actual impact on the world.

James Robert Lay:

Greetings in hello, I am James Robert Lay, and I'd like to welcome you to the 200th episode of the Banking on Digital Growth Podcast. This 200th episode is part of the inside digital growth series, but it is a special inside digital growth series episode. And not just because it is episode 200, it is special because we are bringing together the best of the best when it comes to financial brand marketing and sales leaders who are leading the way, who are blazing new trails when it comes to building a personal brand through continuous commitment, to share their knowledge, to share their insights, to share their expertise with others. Put another way the leaders and the lenders you will hear today are in fact banking on expertise. And yes, this is the title of book number three that I already have framed out and will start writing once we release Banking On Change in early 2023.

James Robert Lay:

But I am getting too far ahead of the future right now in my mind, a bigger, better and brighter future that I am grateful to have the opportunity to share in creating with you the dear listener, as we continue to educate and empower financial brands and FinTechs to generate even more loans and deposits through marketing and sell strategies that improve the financial wellbeing of people. Because we believe through the research, the insights, the thinking that we share with financial brands, with FinTechs, even through this podcast, working and collaborating together, we will all make the world 1 billion times better by guiding 1 billion people beyond financial stress towards a bigger, better and brighter future. This podcast is just one way, we're doing this. And 200 episodes in, what a journey it has been.

James Robert Lay:

A journey that started just shy over two years ago to this very date. In fact, a journey that has now reached over 160,000 ears in over 130 countries around the world. A journey that I'm going to recap for you with some of the greatest insights, the greatest lessons that I've learned along the way in episode 201, so I can help you avoid some of the pitfalls and the roadblocks and the dangers that I have encountered along the way to get to episode 200. And that is why I want to thank you the dear listener for continuing to tune in, to join me on this journey. I want to thank you for sharing the insights and the knowledge that others have passed along to me. Thank you for sharing these with your friends, with your peers, with your colleagues, and thank you for inviting them to join us on this journey as well. Because this podcast, as of recording is one of the top 10% podcast in the entire world, according to Listen Notes and it is also globally ranked as one of the top five banking podcasts to listen to according to Feedspot.

James Robert Lay:

But this podcast is not about me. None of this would've been possible without you tuning in to over the past 200 episodes in sharing this podcast with others. I am just grateful to have the opportunity to continue to educate you, to empower you, to elevate your thinking with the knowledge that others have to share to inspire you from the journeys and from the progress that others are making as well. Because it is through each one of these conversations we all learn, we all grow together so that together we can make the world 1 billion times better by applying the insights and knowledge shared to guide 1 billion people beyond their financial stress. Stress that is taking a toll on their health, their relationships, and their overall sense of wellbeing towards an even bigger, better brighter future.

James Robert Lay:

And that's exactly what each one of these financial brand and FinTech lenders and leaders are doing today on this podcast. They are already banking on expertise because in today's digital world, money does feel confusing. It can feel frustrating. Finances can feel overwhelming for more and more people than ever before. In fact, 85% of Americans are feeling some sort of financial stress, and that is why they are looking for someone that they can trust to guide them. To guide them beyond that stress, to give them help, to give them hope. And each one of the eight guests that you will hear from today are already doing this. They're giving people help. They're giving people hope. They're committed to helping first and selling second by freely sharing the knowledge and the expertise that they have gained to build trust, to deepen relationships with people in the communities that they serve.

James Robert Lay:

I know that you can do the same at your financial brand. I know that you could do the same at your FinTech. It doesn't matter if you're on the marketing team. It doesn't matter if you're on the sales team. It doesn't matter if you're on the leadership team or the lending team or the branch team or the technology team, you too can do what every single person that you will hear from today, that you will learn from today. Just like Paul Long.

James Robert Lay:

Now, Paul and I had a conversation going back to episode number 107, Educating and Creating a Better Customer Experience within Banking. In fact, this is one of my favorite episodes to share with lenders and leaders alike. As Paul is banking on expertise as a senior vice president of Business Banking and SBA lending at Timberland Bank. And I do highly recommend that you visit Paul's website, www.paultlong.com as well as connecting with Paul on LinkedIn and letting him know that you heard this conversation or episode number 107, because there's a lot to learn from Paul. As Paul notes, banking on

expertise is about mindset. It's about creating space and time to commit to helping first and selling second.

James Robert Lay:

So when we're thinking about mental shifts, when we're thinking about mindsets, this idea of taking a proactive stance versus a reactive stance, what are the opportunities here, and maybe why are a lot of financial brand marketing sales, leadership team members even stuck in a proactive state, stuck in the cave of complacency and how can they break through break free of that to take more of a proactive stance in relationship building?

Paul Long:

That's a great question, and I wish I knew that answer because I would be filthy rich, if I knew that answer because-

James Robert Lay:

I'm trying to solve it, man.

Paul Long:

I mean, at the end of the day, yes, I'm busy, but I still have time to market. Market is not something you do just when you're slow. It's something you do all the time. And again, the mortgage industry, when they're super busy, boom, they're not marketing, but you know what, that's when they should be, you should always be doing that. And I think that goes back to just being different in your mindset. Yeah. You have a big pipeline. Maybe you've hit your goal for the year, whatever the case is, you still have to go out there and get more business. I wish that my industry in general... I'm sorry. Wish wasn't so lazy, because what can happen is that laziness can kick in because, Hey, we get all the big deals coming in. I'm hitting my goal. Things are going great.

Paul Long:

But what about, are we in the business to just make a bunch of money? Are we in the business to help people? And when we're helping people, that's where I get the good feeling inside. I never worry about my goal or the numbers that I need to hit. I always hit those. How am I helping others? How am I giving my knowledge away to help Joe Blow in Idaho get a business loan at whatever bank that's not mine. It doesn't matter. How are we helping? And I think it's that giving back to the community that we serve and just giving back makes me feel good and gets me excited to create a personal brand, because it comes back to that.

James Robert Lay:

Good thinking. Great thinking to get started today from Paul, for sure when it comes to helping first and selling second, when it comes to banking on expertise to build a personal brand. And when it comes to building a personal brand, Natalie Bartholomew is doing the exact same thing herself as Natalie is the girl banker and she shared why financial brand leaders should build their personal brands, going back to a conversation that we shared in episode number 96. Now like Paul, I do highly recommend that you connect with Natalie on LinkedIn, as well as visiting her website, www.thegirlbanker.com, where she is working to advocate for and develop the next generation of women in banking.

James Robert Lay:

If you've not heard these conversations just yet, dear listener, I highly recommend that you go back and listen to them after the conversation Natalie and I are having today, because once again, there's tremendous opportunities for financial brands to educate, to empower their bankers, to build their own personal brands as part of a future growth strategy in this post COVID world, because that can help them build networks to help build communities. But let's start with the end in mind, Natalie, when it comes to this idea of building a personal brand, why should a banker build a personal brand in the first place? What should that end goal be?

Natalie Bartholomew:

So first and foremost, there's nothing sexy about banking, and I laugh. That's kind of my tagline in terms of bank marketing. There's literally nothing super exciting about banking. And if you can make that exciting, if you can add a personal element to that, I think you're already one step ahead. So being able to build a brand, not only around just what you do for your bank, but who you are in your community and what value you add to the industry or to your community in general, I think makes you so much more relatable. We think about how different brands connect with their buyers these days, to the consumer. It's not necessarily through ads. It's not necessarily through different commercials, but yet they're partnering with influencers. They're partnering with people who have a following that are trusted by that following.

Natalie Bartholomew:

Let's use the beauty industry, for example. You've got all these influencers who are using these different types of makeup brands. And when they test it out and they show the difference it makes for them and how they love it and they're able to give their take on this makeup, people will go and buy it out. It'll be sold out. There's a particular type of mascara that it was trending on TikTok this summer. And it was only \$9 and you could get it at Target, you could get it at Walmart, you could get it at Walgreens and people lost their mind over it because all of these influencers were talking about it on social media. So you think about how bankers have the ability to kind of do that in their own authentic way, through social media, by building their own brand, because I truly feel from the community banking space that people bank with people.

James Robert Lay:

Now, I understand you might be thinking, you might be feeling right now, banking on expertise, building a personal brand like Paul and Natalie, it sounds like a far off dream, if not impossible for you along with the other lenders and leaders at your financial brand. But here's the thing. Here's the good news. From everything that I have observed over the past 20 years and more importantly, over the last really two to three years as a digital anthropologist, studying the intersection of marketing sales technology and human behavior through the lens of financial services, the micro does in fact have the potential to beat the macro over the next five years or so. And what I mean by that is the micro meaning lenders and leaders at your financial brand have the potential to exponentially reach more people through digital, through social channels than your corporate brand does alone.

James Robert Lay:

It makes a lot of sense. People trust people. People do business with people, especially when they are buying... Especially in complex buying journeys like we see in financial services, buying a home, buying a car, growing a business, put it another way, even in today's digital world in verticals where there's a high inherent cognitive load, like financial services, people bank with people. And that's because people trust people, which is exactly why Greg Martin, who is the entrepreneur's banker believes building a personal

brand means investing in yourself as we discussed in episode number 70, where he noted he was inspired to move forward on his own journey by Gary Vaynerchuk, along with Jim Marous. Jim joined me for a very early podcast conversation going all the way back to episode number two. And like Natalie, like Paul, I highly recommend connecting with Greg on LinkedIn as well. In addition to visiting his website, www.theentrepreneurbanker.com.

James Robert Lay:

Let's talk about Gary, because... And I think when you look at your personal brand and everyone right now go look at Greg's LinkedIn profile. This is important because you brand yourself as the entrepreneur banker, how did Gary Vaynerchuk, love him, hate him. I mean, he is such a polarizing figure and I think there's some lessons to be learned even just with Gary's personal brand. But how did Gary inspire you to get started down this journey? Kind of like this transformative Tony Stark moment when listening to Jim Marous.

Greg Martin:

Yeah. Well, I think that as I was listening to him and I struggled with it for probably, well, first off, Gary's an acquired taste. So it took me a good month and a half to be like, well, this guy just full of it and full of himself to actually hear what he's saying and to listen and to see the truth in it. And then I was like, okay, well, that's great. That's great for an entrepreneur that owns a lawn care service and they can do whatever the heck they want. They can say whatever the heck they want. I work in a very regulated industry and I'm not anywhere near the top of my food chain. So there's a whole lot of layers of complexity that if I allowed it to could allow me to be defeated and say, don't worry about it. Just move on.

Greg Martin:

But the fact of the matter is like, why not? And the one quote that... I knew that this was important, and I knew that building a personal brand was going to be a way that, first and foremost, I was able to connect with the entrepreneurs that get the most out of me. And I think that's a problem. A lot of bankers have bankers, want to be all things to everybody, and that's just not the case. So I wanted to connect with the entrepreneurs that get the most out of me that I enjoy that do not beat me up over every single rate and fee and every little thing. I mean, I want to be respectful of that, but at the end of the day, banks provide value and service and they should be compensated for that, but I don't need a client beat me up over [inaudible 00:18:21] they caused themselves.

James Robert Lay:

Now, while Paul and Greg both work in the commercial side of banking, banking on expertise can also be applied in the mortgage world, which is exactly what Jennifer Beeston is doing and has been doing since January 27th, 2017, which was the exact date she started her YouTube channel. Jennifer is a top 1% mortgage originator in the nation. And she believes content creation is the skill of the decade for lenders and leaders, as she shared in episode number 105 and as Jennifer notes, helping first and selling second is about playing a long game, and you really must put everything into context through that lens.

James Robert Lay:

You come at this with a lot of empathy because you've been there, you've lived it, you've experienced it. And I think that's what has made your personal story that much more relatable on the other side of the table. And so let's flash forward a bit. The day is January 27th, 2017, a little more than four years ago. And this was the day that you started your YouTube channel that has now received almost 4.5 million views. And at this time you are where many of our listeners are today, no matter if their personal brand

is something that they're thinking about building, maybe they're in mortgages, maybe they're in small business, maybe they're branch manager, or they're looking to grow that. What gave you the courage to start down this journey to begin with recording and uploading video content to YouTube when you had zero subscribers and zero views?

Jennifer Beeston:

Probably persistence and ignorance. No, look, it's really hard to start. I love my old videos because they make me laugh so hard. At first, I was doing really heavy... I don't wear makeup. I don't know how to wear makeup. Every time I try to put on makeup, I look like a clown. And my first videos, I literally look like... It's nuts, and it's so stilted and horrible. It's like, hi, I am Jennifer Beeston. Today, we're going to talk about what a mortgage... They're horrible. But the process is that to get to somewhere that you're comfortable, you have to just embrace, okay, what's the end goal here. And I had a couple different end goals I was working towards.

Jennifer Beeston:

You need to have that in mind because if you're going to go after social media or anything else, and you're expecting instant results, you'll get a few pats on the back in the mortgage industry, from realtors and a couple clients. But for the long term gains, you got to just stay there and just accept defeat. And with views, even now I have a bunch of subscribers, I have a big business, I still have no idea which videos will do well. But I have to remind myself, Hey, Jennifer, you got 500 views on that video, but 500 views is just like 500 people's walking into your store. How would you feel if 500 people walked into your office in a day?

James Robert Lay:

Yes. Yeah. And I think that's the key. I think number one, it's courage. And then I think number two, it's that ongoing recommitment and that consistency that ultimately we'll build confidence over a period of time. And if you think about it's been a four year journey. And just this morning, I got an email from Jim Marous, who's been a friend, he's been a guest on this show and he sent something over from Gary Vaynerchuk, and he said that the number one, Gary did, the number one in demand skill for the next 10 years is going to be those that understand the power of content creation. And so let me ask you, when things get tough, when that seed of doubt comes into your mind of, why are you doing this? How do you silence that voice? Because I'm telling you from the conversations that I've had, that voice is what keeps so many people from A, starting or B, continuing through the depths and the lows.

Jennifer Beeston:

You got to get over yourself. That's the bottom line. So many people... Because I talked to tons of mortgagors that are like, oh, well, if I looked like you, Jen, I would do it. And it's like, it has nothing to do with that. Nothing. And like there's some people who are like, well I filmed a great video, but I didn't like my outfit. No one cares about your outfit. They are they're looking for... You need to know what they're looking for in your industry. In my industry, people are so desperate for basic information because the stuff that, and if bank and credit union marketing people are listening to this, the stuff that they've been delivered is bullshit.

James Robert Lay:

I appreciate Jennifer's thinking. And she does not mince words here for sure. Banking on expertise is in fact, one of the greatest opportunities available for you, available for your team, available for your financial brand or FinTech to transcend the promotion of great rates and amazing service to truly once and for all put the transformation of people over the commoditized transaction of dollars and cents. But

as Doug Wilber, CEO of Denim Social noted in our conversation, going back to episode number 80, thought leadership is earned through powerful content.

James Robert Lay:

Yeah. People buy from people and I liked your perspective, people bank with people. Because the concern that I hear particularly at the senior leadership level is the FinTech threat and the Bank of Walmart and the Bank of Amazon. But I am always pushing back, and maybe it's just because I'm a bit of a contrarian that have you ever tried to get a hold of someone at Amazon, you got a problem and I've had problems with Amazon. I think probably more post COVID than ever before. It's a very frustrating experience to where I almost see micro has the potential to beat macro in this post COVID world. And it's a different way to approach this idea of growth and of sales. How can financial brands and their sales teams create meaningful digital connections? And I think that's the key word, it's meaningful, because there's a lot of financial brands. They historically have spent a tremendous amount of time, effort, money to build up social followings, but they lack meaningful connections. So what are some of those opportunities to do just that?

Doug Wilber:

Yeah. You know, it's interesting. I forget who the article was, but I was just reading the other day about... Somebody was pontificating on Twitter about, it's not how many followers you have. It's how many people actually want to engage with you. And this kind of gets back to this people buy from people notion. Right. Is that the biggest opportunity that a financial services organization has, is not to try and rack up what we call vanity metrics? It doesn't matter at the end of the day how many likes a social media post gets. What really matters is your ability to tell a story and to share content that's relevant and actionable for the audiences that you're trying to serve.

Doug Wilber:

And so this is... A lot of coaching happens. When we get a new customer and they sign onto the Denim Social platform, whether that's our organic content posting module or our social advertising or promoted content solution or our landing page conversion platform, all these different platforms, working in concert with each other, regardless of where a new customer comes into their journey with our brand at the end of the day, we spend a lot of time at the outset talking about what are you going to say on social? And if you're only thinking about social media as an avenue to promote products and to say, Hey, sign up today to get an introductory rate on your next checking account. Right. Then you're no different than anyone else.

James Robert Lay:

Right.

Doug Wilber:

Where the difference happens is when you say, Hey, I know that my loan officers are hyper connected into the communities that we serve. As an institution, I want to arm them with interesting and relevant and actionable content so that they can foster a dialogue with their communities. And we share with our customers all the time, it's like when you're scrolling through your Instagram. Right. And we say this to the CMO or the CEO of the bank or whomever, and maybe they're not on Instagram, but maybe they're on Facebook or whatever it's. Right. And they're scrolling through, and I say, what content do you stop on when you're endlessly thumbing through your feed? You stop on content that comes from people you know, and you tend to gloss over the content that comes from brands. And that's that. And then you see

the light bulb go off. It's like, all right, now I get it. Right. This is why employee advocacy matters for our brand.

James Robert Lay:

I agree 100% with Doug, that employee advocacy matters to your financial brand. It matters to your FinTech. And once again, this is where I see the micro, the personal brands of your lenders, of your leaders beating the macro, your corporate brand over the next three to five years. In fact, when you think about building a personal brand, it can feel very challenging. If you try to do this alone at your own financial brand or FinTech. There is a tremendous opportunity to do this together as a team. To do this together as an organization. Because in reality, when you build a personal brand as a team and really as a larger organization, this is how you humanize digital experiences as Jay Palter and I discussed in episode number 51.

James Robert Lay:

You know, when we look at this idea of, for example, LinkedIn, I look at LinkedIn, that's a community. That's a community of people and in this digital world, post COVID world, we're all living in now, community is really transformed. Take the idea of sports. It's a community activity. Community is transformed to where I'm a leader at an organization. I might be in lending, I might be in sales, I might be on the executive team. What are the opportunities to take the idea of the local community... Because I can still connect with people locally. Right? And build those local relationships in this digital world. Is there an opportunity there?

Jay Palter:

Yeah. I think there's an opportunity online to build relationships with whoever we want to. I think the initial suggestion I'm making is that, and you are echoing back is listening is really important part of that. And you can't have a conversation without listening. Right. And the way people think of social media is a one way pipe where their marketing message needs to get pushed down to the audience. That's why everyone's always business wise, excited about. But the reality is, especially in B2B type businesses, social networks are a channel for having a two-way communication. That can be locally. It can be with people anywhere in the world, in fact, because the world basically becomes very small on social networks.

James Robert Lay:

Yes it does.

Jay Palter:

And I personally advocate that there are people in any ecosystem that are influential, that have a lot of followers whose opinions people are listening to. And those people become strategically important people to pay attention to. And they may be completely outside your marketplace and maybe in different countries and have nothing to do with it. But somebody in your world may be listening to that person as well. And your conversation engagement with them becomes strategically valuable to you in your business.

James Robert Lay:

Community has indeed transformed. Community is no longer confined to physical location like boundaries, zip codes, city, states, even countries. When you commit to banking on expertise, when you commit to helping first and selling second, you truly have the potential to create an exponential, positive impact in the world by sharing your knowledge, your insight, your ideas, your expertise, to educate and

empower others, to move beyond financial stress, to guide them towards an even bigger, better, brighter future. It is this thinking, it is this mindset that puts love and respect back into banking as Kerry-Ann Betton Stimpson and I discussed in episode number 62. Now Kerry-Ann is transforming banking for good as the CMO of JMMB Group out of Jamaica. And Kerry-Ann has also been busy building her own personal brand through the Internal Marketing Podcast, which I highly recommend you listen to as well.

James Robert Lay:

And so you're empowering in all of these different areas to elevate the team so that they can elevate the customers of JMMB. Thinking about this idea of employee marketing, employee advocacy, which I predict that over the next two to three years will be just as big, if not bigger, EX will be bigger than CX, particularly in a digital world. What is a common belief in the industry that you passionately disagree with? What do others think about employee advocacy that you might disagree with them on?

Kerry-Ann Betton Stimpson:

Well, James, I personally disagree. Well, let me tell you what it is and I'll tell you why I disagree. So I find that a lot of companies in our industry are reluctant to engage our employees in advocacy, because they're concerned about dilution of the brand or the employees perhaps going rogue and saying things that are inconsistent with the official brand voice and that's a valid concern. I'm not going to not validate it. But the point of the matter is why I disagree with that is that at the end of the day, I always believe marketing is still human to human. And statistically it's factual. All of the messages that go out via your official brand channels do not reach as far or enjoy the same depth of engagement as those same messages being shared by your employees, by people. People trust people, people prefer to engage with people.

Kerry-Ann Betton Stimpson:

And so for me, I think that brands need to. Yeah, we need to recognize that having employees as a central or certainly very important part of our brand message distribution strategy is very, very important. And you're going to get that through advocacy and there's really no need to be concerned because first of all, I think there's an opportunity to mitigate against some of those concerns with your typical policies and procedures. But what it also does is it gives your employees the opportunity to be as authentic as possible, which again, drives to the heart of what we want to show as a brand. That empathy, that concern, that people connection. And so that's why I would disagree with that.

James Robert Lay:

Banking on expertise comes down to three simple Cs. Number one, communication, number two, connection, number three, community. It's what almost every financial brand has been focused on doing over the past 100 years or so from a micro view. It's just the way that we communicate now. It's the way that we connect now and the way that we build community has transformed. We can't let our fears of communicating through new channels, like video, like podcasts, even our fears of compliance, hold us back from ascending to a higher purpose where we commit to help first and sell second by freely sharing our knowledge, our insights, our expertise with those who are in fact, looking for hope, they're looking for help.

James Robert Lay:

But it is not just about sharing our knowledge and our ideas and our expertise. That's only one side of the equation. We must also be open. We must be willing to share our personal selves as well, because once again, people connect with people, people, bank with people. In fact, the basics and the foundations of how we communicate, how we connect, how we build relationships and how we build

community, the basics remain the same as Eric Cook. And I discussed in episode number 81, where he shared social media secrets to build relationships in a digital world.

James Robert Lay:

It's a great point though. I like that. I like that idea of... I think it's connection and belonging and that's what we're all... We're really all seeking that at the end of the day.

Eric Cook:

Yeah. Now, if at the end of the day he was a cat person, it might have been a completely different story. I like cats. I'm just allergic to them. So it's not like any of your listeners that they're cat people[inaudible 00:35:47]think that I am anti kitty cat feelings, because that's not the case. I'll love up a kitty and then I'll pay for it later on with itchy eyes and sneezing. So I'm just a big animal lover at heart. But I think the original question, if I go back and remember what it was before I went on my dog tangent was a lot of bankers that we talked to are resistant to participate in social media because I think the thought or the fear is, or maybe the reality is one they're not maybe allowed to participate while they're at the office due to technological constraints and security concerns.

Eric Cook:

They may be adjusted not to participate because of compliance and trigger terms and other sorts of regulatory pressure that we have to be cognizant of. But at the end of the day, being comfortable talking about yourself and the things that really don't have anything to do with banking that would cause compliance or security or privacy, but put the customer at the end of the discussion and what is it that they are interested in knowing, learning, wanting to know. I mean, I've read your book. We were part of your book club and you have a very apparent focus on putting the customer at the heart of everything that you do and not focusing on, look, what we're doing as a bank. It's what do they want to know? What are they looking for? And producing content that answers those questions. And a lot of times that might not be content that has anything to do.

Eric Cook:

You are a busy professional with four young children and probably are time starved and wondering how you're going to get it done in the day. And if I'm a commercial lender interested in attracting you as a potential client to my bank, it's going to behoove me to share content around time management, efficiency, tricks, ways to get more done, things that will resonate with you and you'll think, wow, that's really helpful, that's really great, that's really interesting, not really knowing that you're building a relationship with me, but when the time comes that you have a banking or a financial need, I'll have put enough coin in that karma bucket that I likely will get invited to that conversation and I can serve you at that point with a financial need when you're ready for it. Not when I want to sell it to you.

James Robert Lay:

Banking on expertise is a practice. It is a habit founded in banking on the future. It is about bringing the future into the present moment. It is about transforming banking for good because when you commit to help first and sell second, when you commit to play the long game of running the good race, when you commit to sharing your knowledge, your ideas, your insights, your expertise, along with your personal self as well, you are making positive deposits into the most important trust fund in today's digital world that sits between people's ears, their brain. And over time deposit after deposit the investments you continue to make by educating, by empowering, by elevating others, you will guide people in the communities, you serve physical communities, digital communities, beyond their financial stress that is taking a toll on their health, their relationships, and their overall sense of wellbeing.

James Robert Lay:

Right now in the present moment, you will in fact, lead them. You will guide them towards an even bigger, better and brighter future. And that is the secret to all of this. Because when you commit to creating an even bigger, better and brighter future for others, you will create an even bigger, better and brighter future for yourself. And I look forward to creating that future together with you. As always, and until next time, be well, do good and make your bed.