Ancin Cooley:

Governance isn't about, "I got, I'm going to get you. I'm going to let you go." I don't want to make people mishear me. Governance is making sure that if you're doing well and exceeding peer, we're going to run you your cash.

James Robert Lay:

Welcome to the show, Ancin, it is good to share time with you today, buddy.

Ancin Cooley:

Good to be here. Thank you for having me.

James Robert Lay:

Absolutely. Before we get into, we got a cornucopia of conversation on our plate.

Ancin Cooley:

Cornucopia. I love it. I love it.

James Robert Lay:

What's good for you right now, personally, professionally? It's always your pick to get started on a positive note.

Ancin Cooley:

I'm feeling blessed. I got four beautiful children, a beautiful wife. The weather is actually beautiful here in sunny Chicago. It's about 76 degrees. I'm on the back-end of visiting my mom and dad in New Orleans, Louisiana, just left the Louisiana Credit Union League Conference. So, I'm feeling refreshed and ready to jump into the third and fourth quarter.

James Robert Lay:

I'm feeling refreshed, too, as I message you right before I said, "Just give me a few minutes." I said, "My four kids, they all went back to school today." So, my wife and I, we had a coffee date to celebrate that it's been a good summer. But it's time for a new season. I think in each season we find moments to celebrate when we move from one season to the next. I like where you're at. When we connected earlier this summer, it was at the CU Leadership Convention in Vegas. And we were sharing the big stage together. You opened up with some thoughts that really just, they energized me, they fired me up. I think it was the story that you told, it was a story where essentially you came back, it was Ancin Cooley III, right?

Ancin Cooley:

Yes, it was my grandson.

James Robert Lay:

Yeah. So you came back from the future to give a warning to financial brands in the present moment. I think the timing is right for this. I just saw an article shared by Jim Marous, it was some thinking that Jeffrey Pilcher had shared about the ever-growing decline of financial brands. It really echoed what you were talking about. Let's start here. What's the warning? Come back, if you will, from the future, tell us what you foresee.

Ancin Cooley:

Essentially, the concept, and we had the two minutes and I wanted to see how I can be dramatic in that moment. I guess the subject or the setup was, I was pretending to be my grandson, who is the third owner of Synergy Credit Union Consulting. He's coming back from the future, in a future where there's only 40 credit unions remaining. I think it was in some way, some 80, 88 to 100 years from now. I posit to the audience, "Do you think that's unrealistic?" At the current rate in which we're losing credit unions right now, we're losing, to forced merger, about 25 to 30 per quarter. You can get that information from the NCUA's website. I mean, in 2010, I believe we had about 8,000 credit unions. Now we only have about 4,900 credit unions remaining.

That trajectory is not sustainable if you want this movement to exist in the way in which it was intended when it originated. Meaning people helping people in a very smaller communities and been able to serve the unique needs of communities in different ZIP codes. So, the premise was that they had ran some simulations and they said, "If we came back to this moment in time in 2022, we could maybe slow down the erosion of the numbers." The warning was essentially around brand equity. If we could improve our brand equity, if we could improve our enterprise risk management, and if we could drastically improve governance in credit unions, those three things would have pushed off the decline and we would've had a lot more credit unions remaining in the future.

James Robert Lay:

Yeah. That really is just it, like I said, it echos so much what the headline of this financial brand perspective is. Half of all banks in the US will disappear in the next 20 years. So, by 2042, we'll see about 2,000 banks and that's all banks, that's that credit unions. But the projection is very similar to this as well. I want to come back to your point about brand equity. What's your take on that? Why do we need to start paying attention to this now?

Ancin Cooley:

This is one where we might... This would be first opportunity for us to lace up, all right, from a debate standpoint. There are companies and we might call them FinTechs or whatever. I distinguish FinTechs. There are companies that are FinTech that create new and unique technology that allows institutions like banks and credit unions to do things smarter, faster, better. Then there are FinTechs, in my opinion, in name only, that are just better capitalized and have better marketing departments. But they're not actually adding any real new value from a technological workflow standpoint to give them an edge. What would that look like?

I can do one or two things, I can run an amazing campaign that lets my members know that we have a solar panel loan. And if I run that campaign letting them know, they would come to me first for the loan. Or I can partner with a FinTech who is now at the top of the funnel through their marketing and their payments into Google Ads. And then they bring me a portion of that solar panel loan. To me, that's not the most advantageous FinTech relationship, because you could have did that yourself. Because you're funding and marketing department and you could have created... You're giving up. They didn't come to you for the solar panel loan. They went to the what? FinTech or that other group first and now you're just providing the funding and not-

James Robert Lay:

Servicing.

Ancin Cooley:

... and squeezing your... You're servicing it, and you're creating, and you're not getting the same margin. So, credit unions giving up brand equity by not telling their stories in a manner that creates emotional connections to their brand, that makes that potential member want to make them their primary financial institution. If you have their checking account, you are their primary financial institution. If we have that, it creates other opportunities for cross-sale, cross-selling. That's what I mean by, in my opinion, in terms of credit unions having more of a brand equity problem than, in my opinion, an economies of scale problem.

James Robert Lay:

I would agree with you on that. And that's one of the reasons I'm so excited about a new book that's coming out. One that I think you might be interested in it's by Allison Netzer and Liz High. They're going to be coming on the podcast in a couple of weeks. It's called Think Like a Brand, Not a Bank. Because I would agree with you. It's the FinTechs and maybe even dive a little bit deeper into that, it's the neobanks who have done a tremendous job of positioning within the marketplace. A lot of the same things that credit unions offer, even down to the point of "membership," but it's the neobank that has established and made the deposits into the consumer's mind, emotional deposits, that when they have a need or they have a problem, they're thinking neo or FinTech. Where credit union, we do the same exact thing. What has gotten us to this point, in your perspective? You spend a lot of time with leaders in credit unions and these organizations, how did we get here?

Ancin Cooley:

How did they get here? Credit unions versus banks. Credit unions started off in SEG groups. So, the notion that you needed to market, if you were the police officer credit union, they knew where to come. You didn't have to worry about Johnny or Mike or Mary on the street, because you had this group that knew if they came to you, they would receive favorable terms. If you were post office credit union, think about it. If I'm a lender at a post office credit union, I know when you get paid, I know where you get paid and I know where to find you. I use this example in my presentations, that's pond fishing. I can perch fish in a pond, because I know most of them are lined up between two and five under that shade tree all the time. But once a credit union makes the transition from pond lagoon or lake fishing and go into the wide ocean from being an individual SEG to a community charter.

Now, I know where you work, but you may not have that job because now that company may go out of business, that company may have layoffs. Whereas post office may not have as many layoffs, the US government, the different governmental entities that make up the largest of our credit unions do not, in my opinion, succumb to some of the ups and downs of the economy that other institutions have to deal with. So, what they never learned how to do, in my opinion, is how to look at, to do what FinTechs are doing, to bring it full circle, is customer segmentation and how to speak directly to unique buyer personas.

There's two new FinTechs, I forget, one's called Daylight and I think Michael Render, Killer Mike has a new bank down in Atlanta that they're working on. These are whole companies where I feel the mission is about segmentation and seeing people. So, if I feel seen on your ads, if I feel seen on when you mail something to me and Daylight being, and I don't want to butcher this, but it's a app that caters to the LBGTQ community. I might have butchered that, but that's who they cater to.

What's stopping the credit union down the street from running a campaign by saying, "We see you, too. Come." Nothing stopped them. But what they said is, "You know what, you're unwilling to service them. So I'm going to create a whole business around a segment you refuse to see." That's a strategic decision that those companies and those credit unions and community banks have made that create concentration risk, reduce brand equity and reduce market share. These are consequences that you have for ignoring full segments of people.

James Robert Lay:

That's a great example with Daylight and I've been talking more and more about the idea of niche. It's almost, back to your point, of SEGs, Select Employee Groups, what is old as new again. Seth Godin really predicted this back in 2000, I think it was like '10, '11, when he wrote a very easy to read book called We Are All Weird. And it was the decentralization, if you will, brought on the internet to where we can search out these niche likes and find people who think like us and have the same purpose and belief structures. I think it's the differentiation that we celebrate. We can celebrate the differences that we have. And to take that even further, Aspiration, aspiration.com, a brand that is all around providing financial services for those who want to prevent climate change, even looking at their positioning on the website, you can change climate change.

So, there's a whole narrative. There's a whole story that goes really, really deep. And it's not just a loan. It's not just a credit card. It's not just a checking or spending account. BankMD out of San Antonio, Texas, Community Bank launched BankMD, niche market. What's going to hold financial brands and their leadership teams back from really making the transformations needed to focus on creating value for these maybe niche audiences, these niche communities, or just increase the brand equity? And where does brand equity lie? We could look at that as an asset, but the challenge there, it's an intangible asset because the brand equity is in the mind of an individual.

Ancin Cooley:

Going back to coming from the future. The one other component to that was governance. Meaning, if I don't have accountability or if I'm going to get the same paycheck and same bonus for not delivering you exponential or better results, why do I have to seek out new and innovative ways to grow? I'll give you an example. This is what, in some ways, makes me cautiously optimistic about credit unions. There's a credit union up in the Northeast right now. Before and after the pandemic, they did not have loan growth, income was flat, went down during the pandemic. Here on the other side of the pandemic, they're not doing well either. They're almost a billion dollars. But they're attached to a government SEG. So, things float along. They pay their bills, but it's not progressing.

You try to point this out to someone and you are the pariah, because everything is floating along. Unless, with credit unions, the only thing that changes credit unions is a visionary leader that has self-accountability and pride about what they want to do and how they want to push forward the institution or top-down pressure from their boards. Often, the boards, the volunteers, love them, don't have either the requisite knowledge, skills and ability or time to create the top-down pressure that makes a CEO and a senior management team say, "Hey, if we don't pick this up, improve income, create growth, innovate, we're going to be out of here."

In a lot of instances, there's no consequences. The group that I'm mentioning, they are lower than, below 25% peer loan growth, below 25% net income, but high 25% in salary and bonus. That's not sustainable for the industry. It'll get that group through to their retirement. But how do we sustain our credit unions when not everyone is a government SEG? If that was happening at a community credit union, smaller, they're going to have a forced merger placed on them. So, governance isn't about, "I got, I'm going to get you. I'm going to let you go." I don't want to make people mishear me. Governance is making sure that if you're doing well and exceeding peer, we're going to run you your cash.

Ancin Cooley:

Because I want to keep you, because I saw you, because you're delivering value back to the members who I'm accountable to as a board member. I'm not accountable to you, John. I know I like you. I know Nancy. I love your kids. But I have an larger accountability to these members, who've selected me to be what? To lead them as a director. I have to set my relationship aside with you and say, "Hey, you're mentioning that we've been not doing well because of the pandemic. I get that. But in that peer group, there were 400 other credit unions. Why are we bottom 25th percentile, weren't those other credit unions in the same pandemic as you? What's the problem?" So, people struggle with having... Everything is humanistic in some ways. And a lot of times humans struggle with accountability and therefore they struggle with governance structures.

James Robert Lay:

Oof, you're tapping into the whole next book, which is Banking on Change, because it's any type of transformation, there was an HBR article that was recently published on this, that Audrey, who is our operations lead here, shared with me. Any type of transformation is emotional. We're emotive beings. I want to get to your take on this just personally. You've seen a tremendous amount of change in your career in the industry. You've looked at it from a lot of different angles. How do you, personally, deal with all of the exponential changes going on at the present moment, so that you, personally, don't get trapped in the cave of complacency? I think that's where a lot of us get trapped. We've become complacent because we've been "successful," but the past is no longer a predictor of the future. Particularly when there's exponential change happening at an exponential rate. What's your take on this for yourself, personally?

Ancin Cooley:

So, I started my firm 11 years ago after working for a CPA firm. I landed my largest client, it was a large institution, and it made up 70% of my revenue. Leadership changed, all of a sudden, they left.

James Robert Lay:

Tremendous risk.

Ancin Cooley:

I realized-

James Robert Lay:

It's a gorilla client. Yeah.

Ancin Cooley:

I did that. So, what I realized is that you can never rest on your laurels and that the best way to be ready for change is anticipate it and flow with it. What do they say? Be like water, and just move with it and embrace it and just be flexible, be amenable, just constantly sharpening your saw so that when it comes, you're ready for it. It's just about not whining about it, being flexible, and welcoming the positive side of whatever that change is going to be. Because accepting the game. The game is the game. There're going to be new entrance into the market, new technologies, new firms, new competition, and just accept it as the game that you're in, the thing that you signed up for.

James Robert Lay:

I think that's a great mindset. It's just love the game and love playing the game. I think entrepreneur myself, 20 years ago, I started this thing. I was a sophomore in college, I was probably young and dumb enough to not know what I didn't know. Experienced a tremendous amount of failure along the way, a lot of heartache, but every single one of those lessons, I'm able to take forward with me to be even better than what I was before as a leader. I think what you said, too, I want to come back to, is the idea of visionary, visionary leadership, to be able to see what others are not able to see, number one, to bring the future into the present moment. Then number two, provide inspiration, provide some hope, provide some optimism and a path forward.

There's a difference between, I think, visionary leadership and then just, we'll call it, management, because management is to make sure that things are running correctly in the present moment. We have to have both sides of the coin. A visionary leader needs a strong manager, a strong manager needs a visionary leader. This is written about Gino Wickman in his EOS, the Entrepreneurial Operating System. There's another book, too, with Mark Winters called Rocket Fuel. Every visionary needs an integrator, every integrator needs a visionary. Where might there be an opportunity to inspire more of these dynamic rocket fuel-like relationships? It might not necessarily be 100% entrepreneurial, but maybe it's intrapreneurial.

Ancin Cooley:

Right. Entrepreneurial is definitely the way to do it. One of the things that I'm working on right now with a credit union, we're trying to create a talent pipeline, and they recognize that with remote work, they're losing people either because there's certain areas that they're unwilling to do remote work for, or just people that they're even, if they're in areas that they're open to do remote work, somebody just wants to take another opportunity. I can stay here in my snuggy and work for a company in California and just, you're fine, I just want to do something different. How do you backfill that?

So, one of the things that we're doing, we're a talent pipeline, how do you get a person from a call center to a BSA analyst, from a teller to a commercial lender internally? In doing that, it's this, and as I mentioned to the HR professional that I'm working with, we're starting a business within your credit union. I need you to accept that. Because I could see her. "Is this going to work? Are they going to buy into it?" I don't know. I have the structure, but I know that what we have to do, not just deliver this, we don't just have to deliver the process, the output, guess what else we need to do? We're going to have to what? Sell it. That's what makes us entrepreneurial, our ability to develop, design the product, but also sell it, which in other words, get the buy-in from the stakeholders who are going to have to be the owners of this process.

So, innovation gets tossed around a lot. It's really, when I think about a visionary, if I was to say it another way, it's a humble observer of the now. A humble observer of the now, meaning most of the time when people are visioning, they're observing a problem or, with some humility mean, "I don't understand this. Why is it this way? What if we did it another way?" Then they step, in my opinion, when people, what they miss about visionaries is that most visionaries are standing on someone else's shoulders. That's why I say a humble observer of where we're at now, but they do have a vision of how they can add to it in some meaningful way. So, a humble observer of the now, who has a vision for how they'd like to add to it.

James Robert Lay:

To make it even better, it's not to say what we've done up to this point is bad, but I like the word to make it not better, to make it even better, because that pays homage and respect to what we did to get to this point. I like your point. Visionary standing on someone else's shoulder. Once again, to see what others aren't able to see. But back to your point, it's the here and now, it's the pattern matching. It's pattern matching common people problems causing common people pain. Then having the mind of a curious kindergartner to ask why, through obviously very, very respectful ways. Then, to your point, inspire, sell, influence others to begin to see what they see. Then you get some groundswell to this.

I'm going to go off the path here. Like I said, a cornucopia of conversation, because I think a key trait to communicate a visionary perspective is to be a confident communicator. There are tremendous new ways to leverage communication as a leader, whether that be the leader of an organization or, like you said, a commercial lender, that commercial lender can then be a visionary leader to their prospective accounts, their prospective members.

You're doing a tremendous job of this as a... And there's this whole creator economy now that's been bubbling up and people are having conversations about. You said this before we hit record, content. Content is so key to communicating clarity. Content is to help people see what they can't see. Content is key to communicating confidence. But you said something here, because I think... Back us up of how you got to this point as a leveraging digital technologies, video, podcast, that I don't see many leaders and lenders using at this point in their day-to-day activities. I see a tremendous opportunity. They're not there yet. Let's roll back how you got to this point and how has this allowed you to leverage communication at scale?

Ancin Cooley:

As an entrepreneur, I realized that I couldn't be everywhere at once, and I needed to find other revenue streams. Then also, as a small business, I also realized that I did not have the budget at that time to do a lot of... I took a bid out maybe seven years ago, a group in Chicago, to shoot a three minute commercial. They came back $6,000. I was like, "No, I can't do that. Not for one. I mean maybe you give me a pack of 10, maybe, but of three. I couldn't do it." So, I went to YouTube university. So, you say I had a problem and I think where some people, somebody listening, I accept the fact, I have a gift, I'm going to push through. I think one of the things that in my own imposter syndrome that I work through is speaking about what you're gifted at.

When I realized that I had a wall, I said, "You know what? I'm going to teach myself how to do this." So, I worked on YouTube, bought the equipment and over seven years, leading up into the pandemic, I was trying to perfect this. Trying to get this, so you can see the different iterations of how the video production has improved. And what I think that... I'm 41, I'm a '80s baby. So, when other people sometimes look at video, you think about it, "That's what stars do. That's what people who have money. They create productions." No, I think video digital creation will be as ubiquitous as pen and paper, my children and my kids, I'm making them learn Adobe Premiere Pro and things of that nature. The same way I'm making them learn how to read and write because it's a tool of expression going forward, digitally, period.

It's not this thing segmented to this adept group, no. You just start, realize that it's going to be a long journey. You're going to screw up. You're going to look silly, sound silly sometimes. But you move forward. I think if organizations just embark on the journey of digital creation and putting themselves out there and not trying to hide behind, "Well, I'm snooty, I'm CEO of this." No, I have a credit union CEO. I'm telling her right now, "What I want you to do is just get on every day and talk about what you like to eat in the town and just be yourself." She's a beautiful personality. And most people are going to say, "Oh, you're a hoot." And people are going to start walking up to you in a grocery store and say, "Hey, I eat at that same place on Rogers Avenue." Then it is going to turn into a conversation or, "Hey, can I... Who you checking with?" "I don't know. I just check with the bank down the street or whatever." "Oh, how about you come... I can help you out."

It creates opportunities to feel seen and for people to connect with you in your uniqueness. That's what digital content does for you. It allows for you to connect with people who are for you and who isn't for you, they can stay away. So, it's starting, it's being humble, it's being open to failure, but also realizing that on the other end of it is beneficial for your organization. And it does not have to have this high quality veneer for your message to be received by your potential end consumer.

James Robert Lay:

For the dear listener, I'm going to recommend to see a leader doing this. Keith Costello. Keith Costello, 65 years old, CEO of the new Locality Bank out of the Miami, Florida market. He literally, he gets his phone, he's walking to work, he flips it on, he records. I mean, he broke the whole [inaudible 00:31:49] increase thing almost in real time. And he has about, I don't know, 25, 30,000 people that follow him on LinkedIn. If you think about this, you're like, "Oh, I don't want to be an influencer." I think, once again, we're literally the same age. I turned 41 into the month. So, we have seen things. We know what the world was like before digital. But we've also, we had to grow up in it, per se, but the internet was there, man, 1994. There was a Good Morning or Today's show segment, where the anchors were talking about the @ symbol of the email. What's the @ symbol? And I was, I don't know, '94, I was seventh grade.

Ancin Cooley:

Seventh grade.

James Robert Lay:

I remember logging on to the internet back then. It was probably-

Ancin Cooley:

Prodigy.

James Robert Lay:

Yeah, it was probably sixth grade even, because I would go up to my dad to work with him, because they had the internet. And I'd connect with people in these chat rooms and we'd talk about baseball cards and things like that. So, it was like '93, maybe even?

Ancin Cooley:

Wow.

James Robert Lay:

I just remember how much this was going to change things. I couldn't articulate. I was in seventh grade. But I think it was July 6th, 1994. What came out? That was the day that Bezos founded Amazon. People at the time would've said, "Oh man, you're crazy. No one's going to buy anything online. No one's going to buy books. No one's going to buy shoes or clothes or any of this stuff." But then what happened? We know what happened. 1995. May 18th, 1995. It was the day that Wells Fargo launched online banking, "No one's going to bank online. It's not safe. It's not secure."

I think it's the same thing right here as a leader, as a lender even, to have the courage, to build the courage to commit to use these new communication tools. I'm so grateful, I'm so thankful for you as a father, really empowering and encouraging your children to learn these tools. Because that's all they are. It's like what Gutenberg did with the printing press. This is the same type of thing. We're living it in real time. It is. Now, it comes down to local community. Because if you're in a local community, there's no better way to communicate with your members and your account holders and become more personal, to become more real, not hide behind the C-suite, be out with the people. Right?

Ancin Cooley:

Last week at the Louisiana Credit Union League's convention, I gave out some marketing awards. And they showed some of the videos that some marketing departments created. One of them where they just videotaped themselves walking up to the local gas pump and paying for people's gas. But you could literally see the emotion. Really, gas is expensive.

James Robert Lay:

Of course.

Ancin Cooley:

And who do you bank with? Most of the time, people don't know why... They don't have a connection really to who they're [inaudible 00:34:56], meaning, you know I can make that real easy for you. I care, we do this, we help the local Boys & Girls Club, meaning you could, your money, if you bank with us, change your mortgage to us, I know you're busy, but just by doing business with us, you enable us to stay alive, stay functional. But then also we take some of what you do, you give us, and we help the community. So you can just go do what you're doing. But all you need to do is just come in next Tuesday, take about an hour. Maybe not as fast as Rocket Mortgage. Maybe not as fast as Wells Fargo. But we're getting there. But if you just give me an hour, hour and a half of your time, I can switch that out and you can feel good about who you're banking with. That's it. That's all I'm really saying people need to be willing to do.

To the extent that somebody's on the other end of this line just go, "I'm not doing it." Okay, cool. That person can have and be grumpy to the extent that there's not top-down pressure making them do it something else. If there was top-down pressure, if they felt, hey, you know our strategic objective said for the last two years, we need to improve checking account growth, we need to improve members outside of our indirect lending channels. Then you would be looking around for how you can do it, short of that pressure, short of governance, rewarding people who do do it well. We're going to be in the boat that we're in right now. I'm seeing, on the community bank side, in the community bank side, there's, in my opinion, more incentive. That's where you see that juxtaposition between community banks and credit unions. Meaning if I have a management team and my money, my grandpa's inheritance is in that bank, and you over there not innovating, not doing your job. If I have the largest share, I'm going to walk up in that boardroom and be like, "Yo, you got to go."

That's some of the differences between community banks and credit unions. With credit unions, that ownership structure is cooperative. It's shared between thousands of people. But it's consolidated into a few who do not have direct monetary ownership of the organization. So, they creates a different accountability. Whereas, again, community bank, "Hey, yo, my stock price done went down, whose fault is that?" You know what I mean? That's my... Because I used to be a bank examiner. You know what I mean? So, I regulated community banks all up and down the Southeast. So, I have, I think, a unique perspective on the differences between community banks and credit unions.

James Robert Lay:

I like the idea of accountability and, Ancin, man, this has been such a fantastic conversation, a cornucopia, if you will, we've covered-

Ancin Cooley:

Cornucopia of conversation.

James Robert Lay:

We have.

Ancin Cooley:

A gumbo, if you will.

James Robert Lay:

A gumbo, exactly. You're just coming back from New Orleans, from Louisiana?

Ancin Cooley:

Absolutely.

James Robert Lay:

A gumbo of conversation, a gumbo of goodness. As we wrap up here, because we've covered so much, I like the idea of accountability and I always want to help hold the listener accountable as best as we possibly can. Just set them off with one small action that leads to positive transformation. I say small, because every journey of a thousand miles starts with a simple step forward. What's the one thing that you would recommend that they do next?

Ancin Cooley:

Journal. I journal. I have, I don't know, 20 of these scattered throughout my office. I go through maybe three a year and journal. Just write something down, how you feeling, where you're at, where you want to be. What things you want to improve on? Write it down and then reflect on it every now and then. So that you can go back, I can go back to 2014 and say, "Hey, I did say I was going to start a YouTube channel, and I did it." You know what I mean? You can go back and you reflect. So, one small action. You don't have to be this kind of book. It doesn't have to be written. I prefer it being written.

It does a couple of things. It encourages you. But then also, selfishly, you're leaving bread crumbs for your children, whoever comes after you, to know who you are and what you were doing at that point in time in your life. I think that, journaling, has done a lot for me, because there are moments when you get lost in the dark and you can find your way back, because you remember you've had better moments.

James Robert Lay:

There's so much stoic wisdom. In Banking on Change, I have an entire chapter that I've written about digital stoicism. You look at some of the greatest thinkers and leaders, Marcus Aurelius, with his book Meditations. There it is. You've got the book, you're holding the book up right now, Meditations. I mean, one of the most powerful men of his time in the entire world was dealing with the same exact things that we're struggling with in 2022. I'm right there with you. Thank you so much, Ancin, for the conversation. If someone wants to continue the conversation with you, how can they best reach out, connect, and say hello?

Ancin Cooley:

You can find me on LinkedIn. Also, our YouTube channel is Credit Unions.Training. Please, make sure you subscribe, hit like. You can find my name on, Ancin Cooley, A-N-C-I-N C-O-O-L-E-Y, on YouTube. Our website is ww.syncuc.com. That's the credit union website. And our banking website is ww.synbc, synergy bank consulting, .com. We provide strategic planning, board training, enterprise risk management, process development, as well as loan review. So, if you need any help with those services or you just want to chat, give me a holler.

James Robert Lay:

Connect with Ancin, learn with Ancin, grow with Ancin. Ancin, thank you, again, sir, for joining me for another episode of Banking on Digital Growth.

Ancin Cooley:

Thank you. Thanks for having me.

James Robert Lay:

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