

Dr. Cindy McGovern:

I believe it's create, live and sell your personal brand. We don't sell it the right way. And especially folks in the lending space and financial services, you are literally selling you before you sell anything else. I have to trust you before I trust whatever you're trying to get me to buy. You are already creating an impression. People are already talking about you. Are you able to control the narrative with the little bit of information that's out there or with the misinformation that's out there?

James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to episode 252 of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Dr. Cindy McGovern to the show. Dr. Cindy is the founder of Orange Leaf Consulting and is on a mission to help organizations, entrepreneurs and individuals create dynamic and robust sales processes. And she's also the author of the brand new book, *Sell Yourself: How to Create Live and Sell a Powerful Personal Brand*. And today I look forward to diving into Dr. Cindy's new book together as I see this as a tremendous resource for financial brands to empower their leaders, their lenders, their advisors and their associates to maximize the overall future growth potential of a financial brand by building strong, powerful personal brands. Welcome to the show, Dr. Cindy. It is good to share time with you today.

Dr. Cindy McGovern:

Thank you so much for having me. I am so excited to be here.

James Robert Lay:

I'm looking forward to this conversation and a big shout out to Ethan who connected us. He's also a podcast guest, a fellow author as well. And before we get into talking about your brand new book, *Sell Yourself: How to create Live and Sell a powerful Personal Brand*, what is good in your life right now? What is positive personally or professionally? It is always your pick to get started here.

Dr. Cindy McGovern:

So right now at the time of this recording, it's November and I always do a gratitude inventory. And this is my moment to think back over the year, the people that have affected my life, the people who have helped me, who have been there to encourage me. And I am literally overwhelmed by the support that I've gotten for the launch of this book, but just in life. And so what's good right now is that I am surrounded by good people.

James Robert Lay:

That's so important to be surrounded by good people. It was Jim Rowan who once said you're the average of the five people that you spend the most time with. We're all thinking, talking about here on this podcast, not just digital growth but growth. Personal growth, professional growth, marketing sales growth. And it's so critical to be mindful of who you're spending and sharing time with. How has that impacted you just throughout your own personal journey of growth thinking back?

Dr. Cindy McGovern:

I completely agree with Jim and we are the sum of the folks that we surround ourselves with, but I feel so lucky that somehow these people have come into my life. I'd love to be able to say, oh, I had this grand plan to find these people, but just they drift in and by pausing and looking at it and saying, gosh, wow, that was amazing. And like Ethan, who introduced us, kind of incredible. The way that we get to

meet people in our lives and they weave in and out, it's really a remarkable thing if we pause and take notice of it.

James Robert Lay:

That right there is a really big practical already within a couple of minutes, key takeaway for the dear listener. To create space and time to just pause, to review and to reflect on where you've been. Because it's so easy to get wrapped up in the doing of whatever it is that we're doing, whether it be marketing or sales or tech or growth. It doesn't matter. It's like you have to pause to review and reflect on where you've been. But I also think about who has been a part of that journey with you? And I'm grateful that you're a part of this podcast journey here to help others because you have written a fantastic book, *Sell Yourself: How to Create Live and Sell a Powerful Personal Brand*. And I think this is so important because when I think about a lender or a leader or an advisor or an associate at a financial brand, building a personal brand has been a recurring theme on this podcast. And so we're going to dive into the book, but first I want to take a step back. Why? Why write the book in the first place and why now?

Dr. Cindy McGovern:

I wrote this book because I wish somebody had handed it to me when I was 19. It's truly that book that we all have a personal brand whether we realize it or not, but we maybe don't create it with intention. And even if we create it with intention, we miss the third step. I believe it's create, live and sell your personal brand. We don't sell it the right way. And especially folks in the lending space and financial services, you are literally selling you before you sell anything else. I have to trust you before I trust whatever you're trying to get me to buy.

James Robert Lay:

That's a fantastic point because in the banking world, whether it's retail, whether it's commercial, whether it's wealth management or mortgage, people still do business with people in a digital world. People still bank with people in a digital world. And that is because to what you just said, people trust people. And before we get too deep, what is a commonly ... We'll call it commonly held misconception or a belief that maybe a lender or a leader has when it comes to building a personal brand? What is it that holds them back in this journey?

Dr. Cindy McGovern:

The thing that I find that holds them back the most is the fact that they either don't recognize that they have a brand already, but more importantly, they're not advocating for their brand. They're not actually selling it. Which is why I named the book *Sell Yourself*. Because we talk about that. We throw that phrase out there, but the operative word is sell.

James Robert Lay:

Right.

Dr. Cindy McGovern:

We have to be proactively selling. Just like you sell your products, your services, you have to sell you. And that's the most important sale you're going to make.

James Robert Lay:

It is. And you have a fantastic story. I want you to take me back. It was a couple of weeks before you were graduating with your PhD and you had a professor that you respected, you trusted this person, but

they pulled you aside and they whispered in your ear and this person said, "Girls who look like you aren't supposed to be smart." And I want to get your take on this because it could be ... It's like, wow. That wasn't very nice. How did it make you feel when you were told this? But I think more importantly, how did this become a catalyst to propel you forward on your own journey of growth to establish, build and expand your own personal brand?

Dr. Cindy McGovern:

I think it's in context. I knew this person was there to help me and it came from a good place. Taken out of context I think I probably would've reeled on that and been like, what the heck does that mean? But I knew that it was meant to be an advice statement and I went, "Okay, why is he saying this? What is he saying? I just did this PhD, I've studied for three years, I did this whole research. What?" And what he was telling me without saying these words is you have to sell yourself in that room before you sell your research. They have to buy you before they're going to buy the study and your hypothesis. But nobody ever taught me that before that. And that became the catalyst for this book. That became the catalyst for a lot of coaching that I do with sales people, with leaders, because you have to recognize it's you are the product. No sale happens without trust. None whatsoever. I have to trust the product on the shelf, I have to trust anything about it. But there is a personal moment where I might like what you're selling, I might like your bank, I might like even whatever the product is, but if I don't trust you, I'm not going to buy.

James Robert Lay:

Yes.

Dr. Cindy McGovern:

It's got to be you that you sell. And we are selling ourselves whether we realize it or not. We're selling ourselves 24/7 online. We're selling ourselves in everything we do and everything we don't do. And so that professor was basically giving me an entire semester of life lessons in one sentence. It's carried me ever since. Truly.

James Robert Lay:

I wanted bring in Alec Hanson who is over at Loan Depot. I saw him speaking recently about an experience with a mortgage loan officer. And this mortgage loan officer had been nurturing a prospect. They'd been looking for a home. Maybe it was like six to eight weeks. And this mortgage loan officer had been doing all the right things. Following up, checking in, how can I help. And then when it came time to get the mortgage, the couple that he had been working with chose to go with another lender. And the reason for that was that this couple had been consuming the content of this other mortgage loan officer who asynchronously had been providing even more guidance and advice than the initial contact that they had. And they felt that they had an obligation because this other individual had helped them so much even asynchronously to go and do the mortgage with that individual.

And back to your point, it's about selling yourself before you can even sell the product or the service or in your case the research. And when you think about commoditization of the vertical within financial services, whether it's mortgages or retail or commercial or wealth management, the power of the individual brand I believe has the potential to be far greater than even the financial brand, the corporate brand. What's your take on that? Because that's a very dangerous, scary thought for a lot of, I would say leaders in the C-suite.

Dr. Cindy McGovern:

So I would ... And I'm going to go on record and say it right here. I agree 100% with that statement. Because let's flip it on its ear. I trust the financial institution. I trust the product. But if you're the guy I talk to and I don't trust you, I will not buy. So it goes both ways. Even in the world of digital times and AI and all of the things that are going on in our world and we're in this 2D world versus 3D and seeing people in person, they're still a person. There's still somebody on the other side of that chatline. There's still somebody that you're texting with. That is a human being and if I do not establish that you can trust me and I am a worthwhile individual to connect with, the conversation's over.

James Robert Lay:

So the path forward to establish this trust in a digital world, in a digital context, and it could also be in the physical face-to-face world as well. I think the knowledge is transferable across different mediums, if you will. You've broken the book into three parts. Create, live, sell. And you see the greatest opportunity is on that last part where people probably do undersell themselves, which we'll come back to in a minute. I want to start off though, for context for the dear listener, around creation. Where should one get started when it comes to creating and establishing a personal brand? Because to your point, people are doing this either consciously or unconsciously, and if it's unconsciously, it might not be down the right path.

Dr. Cindy McGovern:

The first thing is take an inventory and literally look at what's out there and how you're perceived and ask for honest feedback. And that's really hard for a lot of people because you're going to hear stuff that maybe you don't want to hear. But here's the reality of it. It's out there. So if you got spinach in your teeth, tell somebody to tell you you've got spinach in your teeth. And that's what you're doing when you do this personal brand inventory to get super clear on that. And once you know what's out there, then you have to ask yourself, is that in alignment with who I want to be? Is that in alignment with the me that I want to leave as a legacy here on this earth and this life? And if it's not, then that's where the creation starts to come in. It really is looking at your core values, what your legacy and your impact quite frankly needs to be on this world and what you want it to be and then making sure that is in alignment with the path that you're on and the stories that are being told about you when you're not in the room.

James Robert Lay:

As a very practical action item to build upon your thinking here, I encourage the dear listener to do one simple activity. It takes probably less than a half a second. Type your name in the search engine of Google and click go or click enter, click search and see what comes back. And I think what you find or probably even more so what you don't find will be very telling is do you even exist in this digital ecosphere? And I think about my own journey here. If you were to search me 10 years ago ... I've been doing this professionally now for 20. But I had a very different personal brand 10 years ago. It was probably a little bit more edgy, maybe a little bit more disruptive. And I found that that's not how ... Back to your point, I didn't want to be remembered for that.

In fact, I was in a dark place in my life and realized that I was personifying some of that negative perspective externally. And I had to do a lot of, I'll call it inner work to get beyond that and then get to the point to where I'm at today, which has been my journey over the last decade. I wasn't happy with what you would find a decade ago. What do you find when people say they go down this path and they either find something or maybe even more dangerously, they don't find that they exist in a Google search?

Dr. Cindy McGovern:

When you find that you don't exist, that's literally because you haven't sold yourself. You haven't been proactive about putting yourself out there and making that mark on the world that you want to make. And I'm not saying you have to be on social media or you don't have to be on social media, although I would argue you do given the audience. But looking at that mark that you're leaving, we are all leaving a footprint. And so if you found nothing back then that's your footprint. It's nothing. And it's a harsh awareness, but it's truly finding a way to make sure you're reaching the audience that you want to be making an impact with. And if we were to talk to our parents' or our grandparents' generation pre internet, they were making an impact in their communities, in the schools, in the town, in their state, in their industries. We're still doing that, but we have so many other avenues by which to execute that. Are we actually using them to our advantage?

James Robert Lay:

I think it's about exponential impact. Exponential is a word that I think a lot about from the lens and context of digital. Back to your point, historically, people have always made an impact. There's always been COIs and there's influence within a local community. But now the impact that we can create becomes even more exponential. And it could be exponential within the community, it could also grow outside of the community. And a sense of community is no longer just borders, boundaries and zip codes. Community resides in people's minds, their likes, their interests, et cetera. But it's scary, Dr. Cindy. It's scary that I have to put myself out there into the world in a way that I've never done before. What do you tell people who they let that fear hold them back from achieving their full potential?

Dr. Cindy McGovern:

It's a great question and it boils down to, is your mission greater than your fear? Is your mission to leave a legacy and leave that footprint and leave that mark and make that impact greater than the fear that you're feeling right now? And if it is, then you make that move. If it's not, there's your answer. You're selling what you want. But the awareness around it is that you are selling something. You are already creating an impression. People are already talking about you. Are you able to control the narrative with the little bit of information that's out there or with the misinformation that's out there? And we have a responsibility to monitor that and to make sure we're helping to control that narrative in the way that we want our legacy to be shaped.

James Robert Lay:

Once again, another very practical action item for the dear listener is two Latin words. Memento mori. Remember your death. Because it's the old story of you're born on this date and you die on this date, but it's like what happens in the dash? That's the most important thing right there. And we get a limited amount of time. We can. We have the potential to create an exponential impact through these different communication mediums. And I think that's what it all boils down to because you mentioned something about controlling the message, controlling the narrative. That's communication. And when we come back to your book, another big danger, another big roadblock is how ... Beyond creation, you get into the next part which is about living out the brand. How does a personal brand of a lender or leader live in tandem with the corporate brand? You have a whole chapter about this.

Dr. Cindy McGovern:

I do. And it all goes down to having a common thread of your core value and who you want to be known as. And if you've got what I call a split personality brand, they're going to be in conflict with one another and people are going to have a hard time mentally filing you. If you're this guy at work, but you're that guy after 5:00, really hard. So making sure you have that common thread between them. And it doesn't

mean that you don't have multi-facets. We all do. But that the narrative isn't in conflict with one another because you are literally either building the brand or detracting from it. And when it's in conflict, you're detracting.

James Robert Lay:

That's a great point about the idea of a split personality. You're this way outside of work, but you're this way inside of work and you're always going to be at conflict. I think one of the greatest lessons coming out of the post COVID experience has been the old worldview of "work-life balance". I don't think work-life balance is a thing anymore. I think what we're working or striving towards is work-life integration and that takes a little bit of truth telling. It's like who am I? Why am I here? And how can I find a brand or an organization that shares a similar set of core values and core beliefs that I can integrate with to create value, to collaborate, to co-create alongside others? Because you might find that where you're at today isn't where you need to be going forward into the future, which you have another chapter about this. I guarantee you there's at least one person listening globally who's thinking, "What do I do?" And my question for them is, how can one know when it is time to rebrand?

Dr. Cindy McGovern:

I talk about this a lot in the book, but for the listener, I really want them to take this moment and just say to yourself, if you took an inventory today, can you say with 100% degree of certainty, you are on the path to leave the legacy that you want? And if the answer is no, then it is time for at least a minor rebrand, a micro rebrand. If you are not even 50% of the way there, it is time for a full rebrand, self-assessment, honest inventory and figure out what you're putting out there that's truly in conflict. And what I find for a lot of people, and especially when they're in a service industry, let's call it where we're serving others, we don't think about the brand enough. We think about the delivery of the product or service, but we don't think about how we are leaving that impression. We think we're trustworthy. We communicate, we do all the things right. But you're selling them on the experience of you. So what did that look like? And that may be where the conflict occurs is it's not even in the you did it or you didn't do it, it's how you're doing it.

James Robert Lay:

I can think of an individual in real time right now who is in our Digital Growth University at an organization and you can see the conflict of this individual because we're challenging some conventional thinking. They're a lender and they've been doing this for multiple decades. And I just finally had to have a very serious conversation with the sponsor of the university within the organization of what's the future here for this individual? Because if they continue forward, they're going to continuously create conflict and that's going to hold everyone else back who is wanting to move forward. So back to your point, being mindful of where you're at today versus where you want to be going forward into the future, what about for people who maybe they've never taken time to even really consider this? It's not even in their sense of awareness. Maybe this conversation will create some of that awareness, but what about for people who are like, they just ... I've never thought about this, Dr. Cindy. Where am I today?

Dr. Cindy McGovern:

Yeah. That was my 25 year old self right before I defended my dissertation. Literally that was me. It was like it never occurred to me because I checked all the boxes, I did all the things right, I did all my homework, I did all the classes. I had done it. And I'm going, "Wait, what am I supposed to do? How did I miss this class?" So I think that happens to a lot of us, but to your point, there was an MLO, a mortgage loan officer, that I was coaching a couple of years ago and he was a new leader, brand new leader, and he was a phenomenal MLO. Crazy numbers, fantastic in ups and downs of the markets, but was now a

leader. He was managing and coaching people to do it exactly how he did it. And totally get it. And I'm sure many listeners are recognizing this right now.

What ended up happening is the personal brand he was selling them was that he was rigid, he was not open to ideas, he did not care about his people. And then he ended up in coaching with me. And when we started to do this inventory and started to unpack it, he was devastated because he never stopped to think about it because he thought his past accomplishments spoke for themselves. He now had the business card that said branch manager. Of course they were following him. Of course. He never paused to think about the brand that he had. And once he did, he actually flipped it around and he's done quite well. I'd actually love to know what he's doing now because it's been years. But it was really interesting to watch that exploration and that journey for him of self-reflection and brutal honesty. Because he had to look himself in the mirror and go, "Oh, I can see why they would perceive me as rigid. I can see why they're seeing me as this." Because that's what he was selling them on.

James Robert Lay:

You bring up a very interesting point around coaching. You do coaching, I do coaching. I kind of laugh. The first 10 years of the business was agency. We would do what people told us to do. Then the next five years was consulting. At this point I say I'm a recovering consultant because we would go in and diagnose and then tell people what they should do. But what I found out is there's an even better path forward that I call coaching. Because two decades worth of experience, you see the patterns, you see the trends. And yeah, you can go and you can tell people what to do but with four kids, that doesn't always work so well. I realized that with my kids. What's the difference in your mind between say, consulting versus coaching? Because I've been doing a lot of thinking about how to communicate this because I think there's a lot of confusion. I think coaching gets a bad rap because it's almost like anyone and everyone can call themselves a coach these days. But you've been doing it for a long time. I've been doing it for a long time. And we see the value on the other side. But in your mind, compare and contrast coaching versus consulting.

Dr. Cindy McGovern:

I believe consulting is the exploration, the diagnosis, the opportunity to see where the good, where the bad, what needs to shift. I believe the coaching is the implementation and execution of that plan. And if I could ban the word coaching ... And this is funny coming from a coach. But if I could ban the word coaching, I would actually nickname it collaborating. Because that's really what coaching is it's collaboration. I'm not telling you what to do, you're not telling me what to do. We're problem solving. We're brainstorming. You're asking me questions. I'm asking you questions. But in the business world, we're all called coaches.

James Robert Lay:

But I think you're onto something right there because coaching I would find is more rooted in ancient wisdom. The Socratic methodology. Getting really good at asking people really good questions to get them to think and more importantly, to get them to self actualize where the roadblocks are, where the opportunities are. Because once again, if you could just go and diagnose, prescribe and tell them, well here are the roadblocks and here are the opportunities, from my experience, the action taken against those external recommendations might be 10, 15, 20% at best. 80% either ignore or do nothing. But when you flip it around and take the coaching, or back to your point, more of a collaborative approach to problem solving the adoption rate on action skyrockets to like 80, 85, 90%. Maybe even more. And I'm going to go on the low end. But if it's 80% better, it's almost the inverse of what it was previously. Why is that do you think?



Dr. Cindy McGovern:

Well, at the end of the day, we're still five years old in our minds and we don't like to be told what to do.

James Robert Lay:

I hear you.

Dr. Cindy McGovern:

I think there's a piece of that. But the way that I would look at it is if someone's engaged in what we would traditionally in business call coaching, they're looking to up their game. If not, it's counseling. If you're being forced into coaching, that's not coaching, that's counseling. You're being pushed into that because you're underperforming. But if you're coaching ... You show me an Olympic athlete that doesn't have a coach. Literally. Show me somebody at the top of their game that doesn't have someone that makes them check tape, reflect and challenges them. That's really what we do at the end of the day,

James Robert Lay:

I think ... And I'm bringing this up because alongside of the idea of personal brand and expertise, I see such a tremendous opportunity for financial brands to integrate a coaching methodology not only internally but also externally with account holders, with prospects, et cetera because it's the coaching that can help guide people through chaos and conflict by providing them with objective clarity. You're saying yes. I see you. The dear listener, can't see you in this conversation, but you're like, yes. Dive into that thinking here for a minute.

Dr. Cindy McGovern:

It's a relationship. And we throw that around. It's a relationship business that we're in. But if you are in a relationship, there is a give and a take. There is conversation. And it's not just when there's a problem, when something doesn't work on the balance sheet or whatever. There is a development of the relationship that is worked on. And in this instance, you as the financial planner, you as the banker, you as the MLO, you as that person who is guiding, you are the coach. You are leading and they need your guidance. They are seeking your expertise. You have to initiate that. And it can't be just when they raise their hand and come to you. If you're truly developing that and that becomes part of your personal brand, that you want to have that relationship with them.

And then here's the great part about that. If you're not a person of interest, then I don't have interest in you. So if you're my banker, let's just say, and you're the person I'm going to, that interaction and your relationship with me and you're coaching of me and inviting me to explore products and services that you have to offer gives me a story to go tell about you. If I don't have a story to tell, I went in, I did my stuff that day, you did my financial review as my financial advisor and I got nothing, I'm not going to go tell anybody anything. So give me something to talk about.

James Robert Lay:

It's something that I've said many times on this podcast and through the education and coaching that I do with financial brands, one of the greatest opportunities in the age of AI is to really commit to put the transformation of people over the commoditized transaction of dollars and cents. And when I wrote *Banking On Digital Growth*, I started writing it in probably May of 2019, published in May of 2020. And one of the things I talked about was coaching and the data that we're going to be able to get from transactional data people, how they spend their money. We probably know more about people's financial behaviors than they know about themselves because a lot of those behaviors are at a



subconscious level. If we can shine a light on that, that's how we begin to help people reshape not only their behaviors, but probably even more deeply the beliefs that they have around money and why they spend the way that they spend and why they do what they do.

McKinsey came out with a report maybe six months ago that looked at wealth management 2030. And one of the things that the McKinsey report said is because of data, is because of automation, is because of AI that wealth managers are probably going to act more like a coach to their clients than ever before. And I think building and establishing a personal brand, selling yourself is going to be a key part of that relationship because it cannot be transactional. We can't afford for it to be transactional any longer, which is where ... As we start to wrap up today, I want to explore part three of your book for just a moment, which you frame as sell because you believe people already know how to sell. Why is that?

Dr. Cindy McGovern:

We were all five years old at one point and five year olds are the best salespeople on the planet.

James Robert Lay:

Oh my gosh. Yes they are.

Dr. Cindy McGovern:

So you have it in you. And if you think back to your five year old self, you were singularly focused on a goal. You knew exactly what you wanted, you weren't afraid of no. You had thought through the scenarios. You knew exactly the moment to approach mom or dad or grandma, and you knew exactly what to say. You had a sales plan. We didn't know that at five years old, but that's just consultative sales with a great sales plan and asking for what you want. So that's what you're doing all day every day at work. But if you're truly selling, have you thought about the sales plan for you? For your brand? Have you thought about how you're building those relationships? And I find that a lot of people in any kind of services industry, again, like financial services and whatnot, they're in what I call transactionships, not relationships. And you're only as good as your last deal. You're only as good as the last loan. You're only as good ... Okay, why is that and whose responsibility is it to change it? It's on you. And you've got to sell it.

James Robert Lay:

Yeah. I want to come back to the point of five year olds are the best sells people in the world. My wife and I, we have four kids that are now 12, 10, eight and six. And I live in a house full of salespeople. But I think that the key takeaway there for the dear listener is my kids, and also as a child ourselves, we knew what we wanted. We were very clear with our goal. And I think the older that we get, the more we lose touch with what we're looking to achieve and therefore we have to come back to the question that I often coach around. It's another acronym. How do you want to grow? What are your goals? What are your roadblocks? And then what are the opportunities to overcome those roadblocks to move forward and make progress towards those goals for growth? Unless we have clarity there, it's going to be very hard to create a future that is, I would say, even bigger, better, brighter than today. Not that today could be bad, but if we're wanting to strive to grow from good to great, we have to get clear into how we want to grow.

Because another roadblock when it comes to this last part of your book ... And really a limitation that I often find when it comes to establishing, expanding and growing personal brands is people sell themselves short. Why is that? And what can they do to overcome this?

Dr. Cindy McGovern:

I almost went with that for the title, believe it or not. Don't Sell Yourself Short. Because I think that's what we're taught. Somewhere along the way we're taught humility. And these are very important things. Truly, humility is a great lesson. But if our job and our duty on the earth is to impact others, how are you going to do that if I don't know, the impact you can make? And I hear this a lot with people who are ... Let's go back to the MLO. They went with somebody else at their local bank and they didn't go to you and you're their neighbor. Well why didn't they go to you? Because they forgot you do that. Oh, okay. Well why did they forget that you do that? Because you didn't brand yourself around that. You can be a neighbor and this and this and this.

And so I want to invite the listener to examine you selling yourself and advocating for yourself is actually a gift to the world. You are not helping anybody by being quiet about it. If you've got some super hidden talent and nobody knows, they're not going to just come to you and be like, "By the way, do you know how to juggle because we've been looking for a juggler?" You got to speak it. You got to talk about it. And if you struggle with that, if you struggle with that ... And I'm not saying be braggadocious. I'm not saying be conceited. That's not it at all. I am saying come from a place of humility and service to help others. But if you truly struggle with that, then your job is to surround yourself with those five people that can help you and be advocates for you.

James Robert Lay:

That's right. And one of the mantras that I teach and coach and wrote about this in Banking on Digital Growth as an individual philosophy, a team philosophy or an organizational philosophy is four simple words. Help first, sell second. And if I think about since mortgages has been a big perspective of the conversation ... And I don't know why that is. We know that the mortgage market right now is undergoing a tremendous challenging time. People are still buying homes though. I even look at if I'm an MLO, one of the greatest opportunities is to go look for HELOCs. How can you empower people to unlock the equity in their home to open up cash flow for life circumstances? And are they even thinking about that? Or were you just the person who got them the home and you transacted it and you went on to the next one and to the next one and to the next one? Or are you coming back and providing expertise and guidance and maybe even more deeply, hope and optimism?

Because that right there ... I think about Jennifer Beeston who joined me for a conversation all the way back to episode 105. And she was part of a compilation of some lenders and leaders who are already developing, establishing, expanding personal brands. We did a compilation episode 200. Jennifer Beeston though was one specifically in the space that she is showing up. That right there maybe is a great way to wrap this up. What's a recommendation, practically speaking, to empower the dear listener to just show up, to create, and then ultimately to sell their personal brand so that at the end of the day they can sell themselves?

Dr. Cindy McGovern:

So the homework assignment ... Old professor here, can't help it. The homework assignment would be look at what it is that you do that makes people come back to you. So we talk about differentiation and we talk about value props. I'm not talking about that. I'm saying what is the thing that you do that makes people want to be your friend want to come back and work with you, want to call you? You're the guy that they're going to call when they have a question. What is that thing? Distill it down to the most basic true one sentence statement and then sell that. Because that's what they're buying at the end of the day. Is it the fact that you actually come across as genuine and you're not going to sell them something

that doesn't make sense? If that's it, own that and bring that to the rest of the world because the world needs everybody's gifts right now. At the time of recording, we're coming out of the great resignation and all of these things. The world needs everybody to come with their most powerful self and you're not doing anybody any favors not knowing your own superpowers

James Robert Lay:

Takes courage. It takes confidence. Dr. Cindy, thank you so much for sharing your knowledge, your wisdom with all of us today. Where can someone continue the conversation that we've started here and also pick up a copy of your book, Sell Yourself?

Dr. Cindy McGovern:

I'm at drcindy.com, D-R-C-I-N-D-Y.com. And sellyourselfbook.com. There's lots of extra goodies in there. And 1st Lady of Sales, 1-S-T Lady of Sales on social media.

James Robert Lay:

Connect with Dr. Cindy. Learn with Dr. Cindy. Grow with Dr. Cindy. Get the book, Sell Yourself. Dr. Cindy, thank you so much for joining me for another episode of Banking on Digital Growth.

Dr. Cindy McGovern:

Thank you so much for having me. This was great fun.

James Robert Lay:

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