Gabe Krajicek:

There's this belief that consumers have that the big guys in the fintechs are going to have the superior technical experience and the small institutions don't. Even if you go and try to win that game, you're at a huge disadvantage as a community FI because the general market perceives you as just being behind the times.

James Robert Lay:

Greetings and hello, I am James Robert Lay and welcome to Episode 275 of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight Series, and I'm excited to welcome Gabe Krajicek to the show. Gabe is the CEO of Kasasa and he is helping locally owned banks and credit unions grow by doing the most good, by leading the only fintech company whose mission is to restore community banks and credit unions to their rightful place as the bedrock of our economy. Today, Gabe and I are going to guide you along your own journey of growth as we explore and unpack some of the greatest growth opportunities in a digital world for community financial brands. And I think a few of these opportunities will surprise and even excite the most experienced leader to create an even bigger, better, and brighter future for their organization by creating an even bigger, better, and brighter future for the people in the communities that you serve. Welcome to the show, Gabe. It is so good to share time with you buddy.

Gabe Krajicek:

My pleasure. Glad to be here.

James Robert Lay:

It's not every day I get to talk to someone, literally right up the road from me. I'm in Houston, you're in Austin. And before we get into talking about the current state of community financial brands and where future growth opportunities are, along with maybe some potential roadblocks as well, what is good for you? I always like to start at the show off on a positive note. So, personally, professionally, what's your pick to get started here?

Gabe Krajicek:

What's good is my family, two beautiful daughters and an amazing wife who helps me take care of them. And that's, well that's her. She's taking care of them and I'm around for moral support because I'm mostly working. And then at work, super excited about being able to enjoy a regulatory change that was very, very hard fought and one to be able to change a reg regarding broker deposits, which will allow us to advertise Kasasa as a place to find community FIs as opposed to only being able to advertise in the voice of the community FIs saying Kasasa is available here. So, that's a big, big shift for us and opens up a lot of possibilities for us to help the small guys compete against the fintechs and the megas.

James Robert Lay:

It is a big shift and I want to dive a little bit deeper into that in just a bit, but first, let's set some context here. It's 2023 and we look out at the landscape of community financial brands. It's been a wild past few years where we're coming up on the three year anniversary of COVID and we've learned a lot. I think we've grown a lot. If you look back at the past three years through the lens of a community financial brand and their leadership team, what would you say has surprised you most during this journey here?

Gabe Krajicek:

I think the positive surprise is that prior to COVID, me and my team would spend a lot of time talking to community FIs and we must have sounded a little bit like chicken little, the sky's falling and it was always like the fintechs are going to be real. They're going to be real, real. It's going to be a type of competition you've never seen before and what you've done before is not going to work. And I always felt like for the most part, the community FIs would be polite about it. And at some intellectual level academically they knew that that wasn't dumb for us to say that, but they didn't feel it. And what I saw happen during COVID was all of a sudden a bunch of community FIs got scared and for good reason. I mean we saw statistics coming out for the first time that more than 50% of consumer lending was being originated at fintechs.

And then you go back to the same FIs that you've been warning about this for a long time and say like, "Oh, is it a little bit harder to make loans now?" I'm like, "Yeah." Did you know that 50% of the loans were made by fintechs? That's probably why. And they're shocked. And so, finally I think that you have this broad kind of industry awareness that the fintechs are real. This really is, really, really, really our blockbuster moment and if we want to survive, we've got to do things differently. So, it's nice to have that open-mindedness enter the industry.

James Robert Lay:

I want to pause you just a bit because you said a key word. You said they didn't feel it. They academically knew it, they had the head knowledge but they didn't feel it in the heart. And I'm pausing you here for a bit because I want to get your take. I have asked this question now over a thousand times to financial brand leaders and I set it up like this. When you begin to see something different, you begin to think different. When you think different, what happens next? And I would say 99% of the time the answer comes back from a financial brand leader, "I'm going to act different, I'm going to be different, I'm going to do different." And I'll pause them. And I said, "That's a great response, but there's something that needs to bridge the gap between the thought and the action, and that's feeling, that's emotion." Because the desire, the feeling to actually go out and do something different, to act different, to be different must be greater than the desire to remain the same. What's your take on that right there?

Gabe Krajicek:

I think what you just said was beautiful. I think it's exactly the point. You can know something in your head before you take action and the action's going to come from something in your gut. It's going to be that thing that says, "Oh, there's a fire in my belly and I've got to go do this." And I think that there was kind of, my wife calls it, know not feel where you know it but you don't feel it. And she'll often say like, "Oh, I know not feel that," which means I've still got some selling to do if I want her to kind of really feel this with me. And for community FIs, there was clearly this intellectual understanding that they could see the growth rate of fintechs, you could see the charts, but it didn't really trigger the amygdala where they were getting that fight or flight response where it's like, "Oh gosh, I'm going to have to take dramatic action."

And I think that what COVID did for us is kind of put the tiger in the bedroom with the FI and they can see it walking around and going, "Oh my god, this thing might eat me." And there that could actually be the end of the bank that my grandfather started three generations ago or variance of that story with credit unions. And I think that something about seeing the massive amount of success of the fintech, seeing SoFi Stadium for the Super Bowl, it's like, "Okay guys, they have a Super Bowl Stadium. Do you think this is for real now?" I think it is. And you look at the growth rates and realize if this just extrapolating to the future, there's not going to be a reason for there to be 10,000 community banks and credit unions all saying we have the same products as everybody else and we have great service. That's what differentiates us.

James Robert Lay:

It's-

Gabe Krajicek:

Like everybody else.

James Robert Lay:

...amazing. And I love the analogy of the tigers now in the room prowling around and not only do we see it, we can fill it, we can hear it. And I think a lot of times whenever I'm working with a financial brand and they'll say they're senior leadership team or they're board of directors, and I asked them, I said, "You know of the Chimes of the world?" "Yes, yes, yes." "How many of you have ever opened an account with a Chime or the SoFi?"

And the hands go down? And I said, "That's the difference." So, let's just pause for a minute, get your phones out and let's walk through this experience and see how it feels. And that right there, I look at a tremendous opportunity because it's the feeling, a love, once again, back to your wife, it's a good perspective that I think the dear listener can just pause and reflect on just a bit. What do you know? And you gain that knowledge through education, through learning, through experience, then you think about it, so that's knowledge, but then to actually commit to take action to apply that knowledge, you then transition from knowing to actually growing. With that in mind, where are the opportunities today for community financial brands when it comes to continuing to positively impact their communities in a digital world?

Gabe Krajicek:

Well, I think the opportunity for community banks and credit unions is a big one. We've run research going back as far as 2008 and we validated it every few years. And the stats remain rock solid. No matter how you ask the question, some variant of who's the good guy, who's the bad guy, who do you trust, who do you not trust, who's going to abuse you with fees, who will take care of you with reasonable fees, who's a financial partner? It's about two-thirds of people say that community banks and credit unions are the good guys. So, it's like we all saw it's a wonderful life and ingrained that story in our collective psyche. And that begs the question, if two-thirds of people say that these are the good guys, then why do we see market share loss across the board for community banks and credit unions?

And when we've gone and done research to peel that back, one aspect of it is that they're just not known. They don't have brand awareness. I remember we did a focus group in Austin, Texas, which is granted kind of a bigger metro, but we were asking person after person in focus group, can you name one community bank? And we made it two days and not a single person could name one community bank in Austin. Well that probably explains why they don't bank there. The other issue is that consumers have an overwhelming perception that the quality of the product of a community banker credit union, the technological experience, is going to be bad, that it's going to lag the market. And we validated this with lots of different research, but my favorite one is one where we ask consumers, how likely do you think you are to get this product at a community bank? And then do you think you would get it at a mega bank?

So, it's kind of a yes-no. I would get it at the small guys, I would get it at the big guys. And as you might anticipate, as features became more contemporary, moving from online banking, which people thought they were 13% more likely to get at a mega bank to mobile banking where it's 30% more likely to get at a mega bank up to something like photo bill pay where it's just unobtainable more likely to get it at a mega bank. There's this belief that consumers have that the big guys and the fintechs are going to have the superior technical experience and the small institutions don't. And so, that really is their kryptonite. That's the problem. It's even if you go and you hire the best companies to go rebuild your digital banking experience and you go and have all the coolest products and you know that consumers are searching for product first because they're buying patterns have shifted from going to the retailer to see what they sell to going to the internet to see what's available across all the products.

Even if you go and try to win that game, you're at a huge disadvantage as a community FI because the general market perceives you as just being behind the times. And so, while they trust that you've got great service, they don't believe that it's reasonable. And it kind of fits in this like, "I know how the world works." The big guys have billions of dollars for R&D, the small institution has 30 total employees. I don't believe it's possible for them to have a digital banking experience that matches what the big guys have. And until that fundamental malfunction and the cognitive processing of the consumer is dealt with, then it's going to be very, very difficult for a community FI ever to win in the marketplace.

James Robert Lay:

I concur with your assessment here. We have conducted thousands of what we define as digital secret shopping studies for community financial brands, and it's all front facing. So, it's their public website. How they're positioning, say a checking account or an auto loan, a credit card, a mortgage, and then we'll benchmark that maybe against another community brand and then a fintech and then a national or a regional brand. And I would say 8 to 9 times out of 10, and as we're walking people, and this is a live observational study, if we're walking people through perception. I think it's the perception is the key takeaway here and writing banking on change, I define perception as the sum of context and framing.

And so, like you said, you can go out and get all of the great technology, but then we still have a perception gap, which I want to segue this into how you started this conversation around the legislation work that you have been doing and the team at Kasasa has been doing to maybe help provide just an alternative path for some challenges that you were facing back in 2014. What have you been doing on this front and why is it important as another path forward for community financial brands to consider as part of their future growth lever?

Gabe Krajicek:

Well, like we mentioned, community banks and credit unions, they're now getting wise to the fact that fintechs are for real. This is a legitimate threat. It's not something we can ignore. And they're actively processing what's their strategy going to be to deal with this? And you kind of have three camps that I've noticed start to emerge. One camp is these FIs that think they're going to be a banking as a service enabler, so they're going to be the back end to the fintechs. And there's definitely a place for this. And there have been some community banks that have just made wild hay while the sun was shining and they were able to get out there and be the backbone for some of the big fintechs and make just boatloads of money originating loans and things like that. I definitely think it's an awesome play. I think that for most community banks it's going to be the wrong move though because you're really talking about being a fintech.

I mean essentially your culture is we are a fintech, we understand it. [inaudible 00:14:11], we understand how different platforms are going to integrate across all these different systems. And if you go and look at the human resources of most community banks, that's just not who they are. So, it's a total personality shift. It's hiring completely new employees, changing the culture of the institution. And my gut check says there won't be thousands of those. There will be probably dozens, maybe hundreds, but I don't see that as thousands. I don't see 10% of community FIs finding that to be their new safe place. The other alternative that I've seen a lot of banks go to is like, well, let's partner with these fintechs and find different ways that we can work with the fintechs to buy loans, get the loans that the fintechs are originating. We can put those on our balance sheets.

Some of these fintechs are originating for deposits so they can partner with these community FIs to basically become what I think of as like FDIC insurance as a utility. So, it's like I need electricity, so I call the electric company. I need FDIC insurance, so I call community banks and ask if I can park deposits there. And what I think is really, really bright yellow lights flashing to all the FIs that are doing this is really think hard about what's the business model of the fintech that you're helping enable. Many of them out there are avertly competing with you. It's like, yeah, they'll sell you the loan yield, but they'll never sell you the relationship with the borrower. They're going to cross-sell that borrower or some deposit product. It won't be the deposit product of the community FI.

And then they'll probably sell you those deposits, too. So, now you've got a nice little sandwich of some deposits with some loans that are making a net interest margin, but you don't have any of those core relationships. You have no primary financial institution value, you have no franchise value. You're just a utility service provider. You don't have to be an MBA from Harvard to think ahead and reason back. over time, that's going to create downward price pressure on all those utility type services and FIs that provide them will be running at very lean margins, essentially like a utility company. And then I think the third option is the one that Kasasa is trying to create. And that's a vision where there is this kind of fintech in intermediary that Kasasa would play. And we would go and try to aggregate the marketing voice of a lot of different community FIs through some property like kasasa.com where you could put in your zip code and find a local institution and apply for an account with that local institution.

But we would be doing it while preserving the PFI relationship with that local financial institution. So for example, we don't have our Kasasa loan product on Kasasa.com, but we'll be adding that later this year. As soon as we originate a Kasasa loan, we'll be routing it down to the local institution that's the best fit to hold that loan. And we'll be asking the consumer, "Don't you wish all your loans have these cool Kasasa takeback features?" And then trying to do a ReFi for the entire relationship, which would again go to the primary Fi. And then we would ask that consumer, "Don't you wish you had a checking account with this institution that paid great rewards?" And that again, would go back to that local institution. So, we would provide the technology role and the marketing role kind of providing an aggregated voice that's going to be a lot louder than any one institution could do on their own, but it would still be done with a mind towards making sure that if we ask that consumer, where do you bank? They're not going to say Kasasa. They're going to say MCT Credit Union.

James Robert Lay:

As you're going through this third path, it really resonates with me because I think back to whenever I was a freshman in high school, Deer Park High School, and there was a Robert Frost poem on the wall, two roads diverged in a yellowwood, and I took the one less traveled, and that has made all the difference. I guess, as for me, I always looked at the poster and thought to myself, what's down the middle? What's the third path? What's the third way? And it's just that's where my mind is right now because I think when you start thinking through a third path, it gives people an alternatives and it gives community financial brands, I would say, some hope and some optimism as well that there is another way. And I think, the thing that is most exciting me at my core is it's all about collaboration.

And when I look out at the digital world, I view this as such a collaborative time to do things that weren't possible, say even a decade ago, because just the way the world works and operates has massively transformed. Collaboration is exponentially greater than just competition. And back to your point, community financial brands when talking with people in communities, two-thirds say, "Yeah, they're the good guys." But it's this perception thing, which is where I think there is some hope, there is some optimism to begin to transform that from an acquisition standpoint while deepening relationships and maintaining relationships at the community level. Let's flip this around just a little bit. The big roadblocks, the big dangers for community financial brands as we continue forward into this decade, I'm using 2030 as a horizon line right now in my own mind and through the education and coaching that I'm doing, what does the dear listener need to be aware of as we move forward, that could be a danger, that could be an impediment, that could be a roadblock?

Gabe Krajicek:

Well, I think if I'm speaking specifically to community FIs, I think the biggest danger, the number one danger, the one that's going to eat half the industry at least, is the danger of the status quo. There's a tremendous feeling of comfort that comes from doing what you did yesterday. And when an industry is being disrupted, then for sure the most dangerous thing you can do is what always worked because that's what disruption is. It's like this thing that used to work is about to stop working. And so you're about to have to find the safest alternatives and the safest alternatives will necessarily be things that you haven't done before. And so, they're going to feel awkward, they're going to feel emotionally like in that know not feel kind of mindset. They're going to feel like they're stressful. They're going to feel like you're taking bigger risks. And yeah, you're taking bigger risks than you took in the past, but that's because the options of the past are no longer viable.

And so, we're going to have to take the safest risky options that are available today, and that's to do something that's different. And that's really, I like how you highlighted collaboration because that's the path forward for community FIs. And we call it co-opetition, which is not a word that we coined at all, but that's the idea. It's like, "Yeah, you compete with the local credit union, Mr. Banker, and we can get all mad that they don't pay taxes and you do." But let's just pull up a market share report real quick and realize that your community FI, your bank has 8% market share. That credit union in your town has about 5% market share. The fintechs don't even show up on the market share reports because of the way the geography works on that. So, you can't even see the unseen threat in the data, but you know it's big just by looking at the number of accounts that are being opened there. And the mega banks, which do show up on the market share reports have the vast majority of it.

And so, if every single community bank and every single credit union in the country said, "We want to join the Kasasa team." We're going to use that to create the biggest collective voice in the marketplace so that everybody in the country knows. If you want products that take your best interest to heart available from community FIs that feel the same way, go to Kasasa.com. You're still talking at less than 30% of all the deposits in the country. So, if that strategy worked, which it would if you had 10,000 community FIs all aggregating their market voice, which would be multi-trillion dollar kind of balance sheet that would be being brought to bear in the marketplace, you definitely would be able to go steal share from the 75% of the market that's held by the fintechs and the megas.

Imagine if we could afford this, but imagine if during the Super Bowl when SoFi Stadium was like the thing, and we were able to run a Kasasa commercial that said we didn't waste our money sponsoring a Super Bowl stadium. Instead, we sponsored 2000 local high school stadiums and you had flashes of all the local institutions that were the back backstop of that, all the local stadiums, moms and kids hugging. And you said, by the way, with rates as high as 5% free ATMs nationwide, go to kasasa.com to apply in 30 seconds. I think that you would see lots of people that would go and apply for that option, especially if the onboarding experience was just as slick as Chimes and the banking experience was just as slick. And the only tweak is it's like, it's just like a fintech, except when you go down to the local bank, if you want to talk to the CEO, that person will actually walk out of his office and shake your hand and say, "Thank you so much for banking here. Is there anything that I can do for you?"

I think, giving the choice between the pure fintech experience and one that's augmented by that human connection, that there would be a massive number of people that would say, "I don't want to be a Luddite." I don't want to not have new technology, but I also don't want to just be reduced down the talking to an AI and pretending like that's empathy when I could actually talk to a real person who could actually care for me.

James Robert Lay:

That right there, you gave me chills on the example of 2,000 local high school football stadiums was sponsored because it's like, I mean, you're in Austin. I'm in Houston. Friday night lights, it's a thing. Football, high school football here in Texas. The other thing too that you're addressing is humanity. Positive employee experience is what will lead to a positive human experience that can be exponentially multiplied by a positive digital experience. And this comes back to the point that you were making before. The danger of the roadblock is getting stuck in, you say the status quo. I call it the cave of complacency because the cave of complacency provides pseudo safety from the dangers in the environment of what's going on outside in the real world. We don't want to get trapped there. We don't want to get stuck there. We don't want to die there, essentially like other brands you mentioned the blockbuster moment, for example.

Let's talk about the human experience in the digital world because this provides a whole new potential growth opportunity because, okay, we've got this capability for acquisition, for adoption, for onboarding, et cetera. I want to go talk to the CEO. I can still do that. The only way I'm framing this, I'm calling it coaching. I know financial education, financial empowerment is important to you. It's important to me. But what I'm seeing is that that is only one part of the equation. It's almost like what we're talking about in this conversation, but we're flipping it to the external world.

Knowledge alone is not enough to transform people's behaviors and guide them towards a bigger, better, brighter future. Where do you see the potential for, say, coaching at a local level that compliments the technology, so compliments the digital experience with the human experience to provide the coaching? Because back to your point, people might not want to talk to an AI, and I've always been the one to make the argument. If you're integrating coaching into the brand experience, that's fantastic. But if you think that you're going to do it via AI, don't be fooled because I can't tell you, and there's a little bit of bias here, I understand that, but then I also watch consumer behaviors of other people, don't be, don't think that an AI is going to hold someone accountable to change their behavior.

Gabe Krajicek:

No, it won't. Because if you've got a coach, half of the reason that you do the thing is, I don't want to let my coach down. You build this relationship with the coach, you look up at that person, they're a mentor, and you're doing your best to have a positive experience with them where they think you're pretty cool and with a, "Hey. Hi, what do I care if Chat GPT thinks I'm cool." I'm not going to worry about if I do the fitness program that it typed up for me perfectly and motivated me exactly the right way. It doesn't care. I know that. So, if it doesn't care, I don't care. And I think that that human connection has to be a part of, and I say it has to be, maybe I am an old man now, but I pray, I believe that that human connection is something vital to our human experience, and we're not all going to be reduced down to talking to AI and thinking that's the same. It's just not.

James Robert Lay:

Yeah. It's like I don't want to let Gabe down. I mean, we've had a conversation. We have a connection. I think we'll have more conversations going forward because it would be great to get you back on and continue to get your progress as you're moving down this journey here. You're right. The human connection is such a tremendous part of the human experience. Digital is nothing more than just a tool that connects people together. I've been thinking back as a thought exercise. What if I was born in 1881 and now it's 1923? What are all the exponential transformations that I have experienced? And I was born at a time when there was horse and buggy. It was the primary transportation. And then we saw the rail line come through, and then right alongside the rail line was the telegraph and then the telephone, and then the car. It really within a 40, 41-year of time period, massive transformation.

And I think back to the point of what you and I are talking about, all of that transformation was just about connecting people together just in different type of ways, different types of modalities. As we start to wrap up, Gabe, I always like to send the dear listener off with just one thing that they can do next on their own journey of growth. Something simple, something small, because all transformation that leads to future growth begins with a small, simple step action that they can take today. Thinking about everything that we've discussed here, what would be the one thing that you would recommend the dear listener do next on their digital growth journey?

Gabe Krajicek:

I'll do two. One is to be very serious about this threat being real. If you're a community FI and actually have an articulated strategy, which is not just a plan, it's a cohesive thought on all of the macro factors that are going to occur over the next five years and figure out how you're going to navigate your institution to a place that is sustainable, which is necessarily going to mean fundamental changes in your digital infrastructure, but most importantly what your go-to market is. Because you can't have 10,000 community FIs all being saying, "Oh, we're local. We have the same products as everybody else, and we have great service. I don't know how to search engine, optimize that to win. It's very, very difficult. So, there has to be a strategy that takes into consideration all of the different factors that are coming in that gives them a path forward. And I don't want to be biased, but obviously Kasasa is one of those paths.

I think the other thing that I would say, because you used the word transformation, which I think is fundamental to this, if we want to do this transformation and preserve what makes community FIs, community FIs, it's going to have to be around this human centered thing at some level. At the end of the end of the day, who's going to win the AI battle? Chimes going to probably have better AI, a better chat bot, a better onboarding experience through with AI doing all the things to help you switch from one account to the other, taking care of your old direct deposits, all that stuff. It's going to be tough for the community banks to meet, and we can do our best there. But where we can win is in the human connection.

We can win in making people feel like we actually care about them. And I think if I was a community FI, that would be my biggest thing that I would be trying to figure out how do I make part of my brand something that doesn't just put lip service to it, and I don't just run an ad and say, "Oh, we've been in the community for a hundred years, but how do I show up in my community in a demonstrable way where you could say, my institution is a source for love in this community, and you can see it in my behavior. And I believe that the institutions that do that are going to survive because there's going to be a backlash against this digitization of everything. Digitalization of everything. And I'm not saying like a Luddite backlash. I'm not saying everybody's going to want to go backwards, but I just think while probably the majority of people are going to be like, "Oh, I'm fine talking to an AI chat bot," because it's more right most of the time than a person.

There's going to be a lot of people, I'm one of them, that are going to say, it matters to me if I'm talking to somebody, if I think they care about me. It just did matters at some level that I can't put a price on. I can't tell you why, but it just matters that if I really told him why I needed them to help me, that I think they might care. I think that's going to be a big chunk of people. And so, the institutions that can win on that, it's like if you're a challenger, you got to zig where everybody else's zags. All the zags are going to be going towards faster and faster, better and better technology. You can't ignore that. But let's zig on the human side and figure out how we make that our sustainable competitive advantage on the long tail of the market.

James Robert Lay:

As you're talking through this human perspective, I want to give a mental model for the dear listener to expand your thinking through a little bit further. My wife, you mentioned your wife earlier, so my wife and I, we came up with this particular model that I wrote about in banking on digital growth. It's in Chapter Two. And it came from, we spent a lot of time doing marriage prep with couples over the years in just observing human behavior and couples and whatnot. We, and my wife was, she's way smarter than me, so I got to give her all the credit for figuring out the pattern here. But she said, "Every positive relationship has three levels or three elements. And whenever ever I have, I've asked community bankers, "What's the foundation of every relationship?" They say, "Trust," and I say, that's a great answer.

However, I think it's a little bit deeper than that. At the foundation of every positive human relationship, it's respect. Help me whenever I have a need as an individual, as a human being. And from that, then you layer on trust. Trust is built on two things, what you say and what you do, actions and words if you will communication. And then at the pinnacle, it's love, it's commitment. And we can have a whole philosophical conversation about the Greeks and the five levels of love and whatnot. But I look at this from just a lens of, and you mentioned, show that love of why you do, what you do within the community. I think that mental model of respect, trusts, words, actions. All of that. The pinnacle is love. It's commitment. There is an opportunity for that in a digital world.

Digital is just the medium in which we broker "these relationships" that we then can further expand over time. So, Gabe, I appreciate your thinking today. I appreciate your thoughts. This has been a fantastic conversation. If someone is listening and they want to connect, say hello. What's the best way for them to reach out to you or to Kasasa?

Gabe Krajicek:

Hit me up on LinkedIn. GMKrajicek is my LinkedIn, Gabriel Krajicek. Ah, that's the best.

James Robert Lay:

Okay. Connect with Gabe. Learn with Gabe. Grow with Gabe. Gabe, thanks for joining me for another episode of Banking on Digital Growth. This has been a lot of fun.

Gabe Krajicek:

My pleasure. Thank you for the opportunity.

James Robert Lay:

As always, until next time. Be well. Do good. Make your bed.