Independent Banker

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Columns

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In community banking, we’re not ones to rest on our laurels. We’re always raising the bar for ourselves, our teams and our communities to ensure we provide the best possible services to our customers. It’s in our nature to be overachievers, exceeding our customers’ expectations, so we continually grow to meet their needs in new ways.

And ongoing education is an integral part of our ability to do just that.

I am a firm believer in education. My dad went to banking school, and I was given the opportunity when the time came. It set the tone for my priorities as a bank leader. Beyond a business emphasis on capital adequacy, asset quality, management, earnings, liquidity and sensitivity (CAMELS), we have focused on building team knowledge. That’s because it’s our philosophy that the more expertise we have in house, the better our bank will perform.

As a leader, you too are an educator. Teaching the “why” behind a decision is as important as making the decision itself. Telling people why it matters and how it affects other aspects of your community bank signals where the bank’s priorities lie and how they support its overall vision. Focusing on the “whys” helps employees see how decisions fit together in a perfect puzzle for high-performing success, and it motivates them to be contributors to that success.

I love that saying, “If you give a man a fish, you will feed him for a day; if you teach him how to fish, you will feed him for a lifetime,” because that’s exactly what we do at ICBA. Through ICBA LIVE, LEAD FWD, certification programs, webinars and a host of other knowledge-based activities, we don’t just show your teams how to be better bankers. We teach them.

Having served on the Education Committee for several years and on the Certification Board for a few terms, I can attest to ICBA’s strong investment in future leaders. Sending your teams to these events makes them better educated and engaged employees. In turn, these employees will work even harder to take care of your customers, ultimately strengthening your bank’s standing and performance.

Overall, what defines a leader is how many future leaders they are nurturing. You want your teams to think not like employees but like co-owners of your bank’s successes. So, as we read about this top-performing community banks in this month’s issue, let’s not only look to their statistics but to the people behind them. Because when it comes to performance, it’s the people who make the bank.   
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*My Top 3*

Great leadership drives great performance, so in the spirit of continuous learning, the following are my top reads for that wisdom:

1. Book of Proverbs
2. [*The 360-Degree Leader*](https://www.amazon.com/360-Degree-Leader-Developing-Organization/dp/B082TMZRSX/ref=sr_1_1?crid=288YEIOOZZPVO&keywords=2.+The+360-Degree+Leader&qid=1648066528&s=audible&sprefix=2.+the+360-degree+leader%2Caudible%2C57&sr=1-1), John Maxwell
3. [*Good to Great*](https://www.amazon.com/Good-to-Great-Jim-Collins-audiobook/dp/B003VXI5MS/ref=sr_1_1?crid=2CNI0FGVXQ14L&keywords=good+to+great&qid=1648066494&sprefix=good+to+great%2Caps%2C74&sr=8-1), Jim Collins