



Emerging Leaders Insights

January
2015

Six qualities that prepare you for the executive suite

Advice from senior and “C” level community bankers

By Howard Lothrop

Where would you go to learn about becoming a “C” level executive?

That’s a question that rings true for recent college graduates just looking to get a foot in the door as well as for existing staff preparing to take that next big step up in management.

For answers, I’m turning to a somewhat unlikely industry...community banking.

And I’m doing this for two reasons. First, I’m most familiar with community banking. Next, it’s been a rough few years in community banking.

So why use an industry in turmoil as my example? Well, it’s like Frank Sinatra sang in New York, New York...“ If I can make it there, I’ll make it anywhere.”

Here’s a sample of what some community bank leaders think is the most important advice for getting that dream job...in their own words.

Initiative: The power or opportunity to act or take charge before others do

“Learn through on-the-job experience. Talk to individuals who have given their careers to banking to glean what they feel has helped them succeed.” — Yvonne Gooch, senior vice president, Farmers National Bank

“Always reach for more demanding work/responsibility. Sometimes it may take a couple chess moves (lateral) to get you to the end game.” —Chris Ehlinger, executive vice president and CFO, Westbound Bank

“Always accept challenges as opportunities. You can comfort yourself by thinking you can give up later, but the good thing is that you won’t...” —Sonia Canessa-Gonzalez, senior vice president and CFO, Continental National Bank of Miami

“Hard work; by that I mean weekends and holidays if need be to learn your craft.” —Mark DeBiasio, executive vice president and CFO, State Bank of Cross Plains

“Banking or any career is not a 40-hour work week. You must be willing to invest in your future by doing the extra things, like going above and beyond what’s expected and putting in the extra hours to get ahead.” —William J. Goetz, CPA, executive vice president and CFO, Jefferson Bank

“As challenging as the recent years have been, there are few more rewarding careers than being a community banker. Challenges translate into opportunities; the better one’s response to challenges defines the degree to which one will succeed.” —Dan

DeLawder, chairman and CEO, The Park National Bank

“When a situation comes up that would mean extra work to you, don’t step away. Accept the added responsibility.” —Jim Kifer, president and CEO, Clarion County Community Bank

“Be willing to “do what it takes” to get a job done.” —Barb Chaney, CFO, The Bank of Henderson

“Always volunteer to help when needed.” —Linda Larr, CFO, Vision Bank-Texas

Integrity: The quality of being honest and having strong moral principles; moral uprightness

“Remain ethical in all that you do.” —Yvonne Gooch, senior vice president, Farmers National Bank

“Always take the high road! Never compromise one’s morals or standards. Leaders must walk the walk to provide the example for the path their organization and staff takes.” —J. David Williams, chairman and CEO, Centennial Bank

“Work hard, be dependable and trustworthy and play nice with others. Remember to treat everyone fairly and with respect – from the teller to the CEO.” —Jankie Dhanpat, senior vice president and CFO, Gateway Bank of Central Florida

Perseverance: Steadfastness in doing something despite difficulty or delay in achieving success.

“Find a bank where you can grow into the position. Don’t expect immediate success, but when the opportunity arises, be the top candidate.” —David Brewer, CPA, executive vice president and CFO, First Federal Bank of Florida

“Patience — Far too many are looking for the next job the minute they get settled in the one that they have just acquired---Instant gratification (better wages, less work, fewer hours, greener grass) will most likely not help their success in the “End Game”.” —Terry Tuggle, chairman and CEO, Fort Hood National Bank

“A start in banking is difficult for as usually is the case, the young person has no experience. Well this was me 34 years ago. I had zero experience. I walked into every bank in the area to personally deliver my resume, and hoped I got to speak with someone. I told them who I was, and where I was from. Finally I would say, I promise you that I will work hard, be on time, and will do whatever it takes to learn the job.” —John M. Thompson, president, The Bank of Missouri

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Enthusiasm: Intense and eager enjoyment, interest, or approval.

“Never let the job interview be over without saying “I really want this job!”. Of course, that must be sincere, but an expression of burning enthusiasm for a job can distinguish a qualified candidate from other job candidates who are more passive.” —John R. Hunt, former president and CEO, First Avenue National Bank

“Going to work for a community bank or small regional bank will generally give an individual many more opportunities to be noticed and advance to the next level.” —Jim Kifer, president and CEO, Clarion County Community Bank

“You can’t know too many people.” —Bob Hatley, president and CEO, Paragon Commercial Bank

Vision: The ability to think about or plan the future with imagination or wisdom.

“Networking is a two way street, give as much or more than you expect to receive.” —Chris Ehlinger, executive vice president and CFO, Westbound Bank

“Community bankers must possess a consuming desire to serve others: customers and prospects of the bank, fellow colleagues within the bank, the community at large and of course, shareholders. All are equally important and not one can or should be sacrificed for the benefit of another.” —Dan DeLawder, chairman and CEO, The Park National Bank

“Success is a result of getting talented and engaged people to help you achieve your goals. That is easy to say and more difficult to achieve.” —Bob Hatley,

president and CEO, Paragon Commercial Bank

“I’ve found that general business principals apply to all businesses including banking.” —Roy Walton, retired CFO, CB&S Bank

“Banking is helping people achieve their dreams.” —Willard Still, vice chairman of the Board of Directors, American Bank

Education: An enlightening experience.

“Today’s banking requires substantial education and knowledge. The intrusion of regulations from several areas requires a banker to be constantly trained and updated on changes and new regulations.” —Alfred Kreps, senior vice president and director, The State Bank

“I think the most important thing is hands on experience. There is very little you can learn on the operations side of the business from either schools or books until you have at least a year or so of banking experience.” —T. Edwin Stinson, Jr., CFO, American Enterprise Bank of Florida

“Investing in your future through education, training and hard work will make the difference.” —William J. Goetz, CPA, executive vice president and CFO, Jefferson Bank

“It’s all math . . . if you can excel at complex mental calculations on the fly you’ll do fine.” —David Wadlington, executive vice president and CFO, Magna Bank

When all’s said and done, these community banking responses could be equally effective if implemented in almost any other industry. Perhaps we’re all really more alike than different regardless of indus.

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Emerging Leaders notes

- **SAVE THE DATE!** Dates for the February luncheons have been set. Emerging Leaders will meet in Oklahoma City on Feb. 18 and in Tulsa on Feb. 26. Registration forms will be available next week; and
- Keep May 18-20 open for the OBA Convention. Plans are in progress for an Emerging Leaders community service event on Monday, May 18.



Amy Anderson

What better way to start 2015 off than to learn about another Emerging Leaders colleague. When you attend events, keep your eyes open for Amy Anderson, loan processor at F&M Bank in Crescent.

Amy believes you’d be surprised to learn she is a Potawatomi Indian and has a real Indian name. She claims her unique talent is learning and knowing the Potawatomi language.

With Amy’s heritage it

should not be a surprise that her heritage is one of her many interests and she has tracked it all the way back to the 1700s.

Her favorite holiday is the Fourth of July and during the hot summer days, you can often find Amy her at Lake Murray at her family’s lake house.

Each month in this section we’ll highlight a member of Emerging Leaders. Would you like to be spotlighted? Do you know someone that should be spotlighted? Let us know at kristin@oba.com.

Industry updates

The banking industry is always changing, here are some brief updates for you:

- On Dec. 18, the Federal Reserve extended the date by which banks must comply with the Volcker Rule’s prohibition on owning interests in covered funds. Banks now have until July 21, 2017 to comply;
- The Consumer Financial Protection Bureau’s eRegulations platform now allows bankers to compare existing regulations with regulatory text taking effect in the future. View the eRegulations at <http://www.consumerfinance.gov/eregulations/>.

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