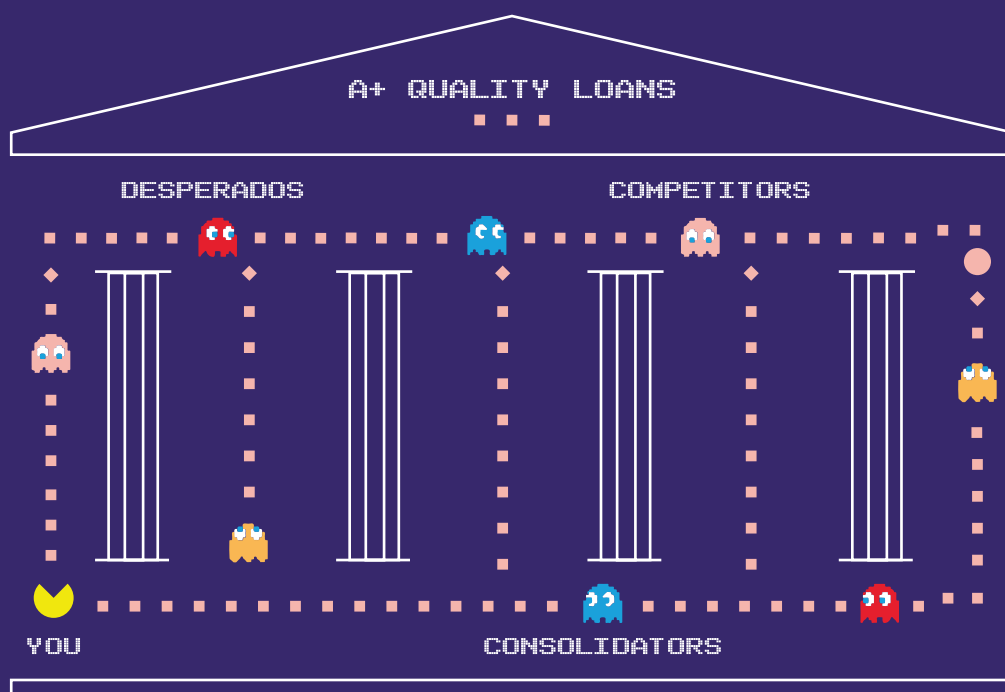


# EXTRAORDINARY BANKER

THE UNPRECEDENTED GUIDE TO  
HIGH - PERFORMANCE BANKING

ISSUE NO. 36 | \$19.97

# 2022 BANK HIGH SCORES



HIGH SCORES	1st YOUR BANK	627990
	2nd COMPETITOR 1	9000
	3rd COMPETITOR 2	8000



YOUR GUIDE  
TO IMPROVING  
**LOAN  
GROWTH**  
& BEYOND

MAKE 2022  
THE YEAR NIM  
STANDS FOR

“  
**NOTHING IS  
IMPOSSIBLE**  
”



Your Handbook to Get Maximum Impact from  
The Best Banks in America™ Super Conference



**Roxanne  
Emmerich**  
Executive  
Editor

## Letter from the

# EDITOR

**IN**

my 30-plus years in this industry, there is one thing that plays out again and again, repeating itself over and over like unnecessary clockwork.

Every year, especially in the first quarter, I hear banks shake with resolve: “Not this year!” or “This stops now!” And yet every year, there they remain: exactly where they were the year before (if they’re lucky and haven’t lost significant ground).

Any bank playing this game doesn’t want to play average, yet so many banks are and continue doing so...

The articles in this edition of *Extraordinary Banker*® and the upcoming Best Banks in America™ Super Conference 2022 in April are for the most aspirational, ambitious, results-focused banks in America and for those that truly have a desire to go beyond lip service and stake their claim as one of the best.

Need some grip and traction right now? Act on these and you’ll start to see results in mere weeks...

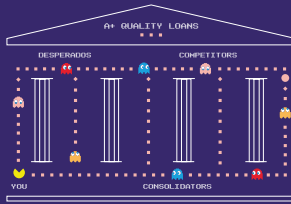
- Winning at sustainable, A+ quality loan growth at premium pricing with minimum risk... (page 2)
- Leveraging your Banky™ Award for brand insistence and irresistible differentiation... (page 5)
- Must-read advice on maximizing your Super Conference experience (page 14) plus a sneak peek from our keynote speaker (page 23)

To your success!

*Executive Editor*  
Founder and Chair, The Institute  
for Extraordinary Banking™

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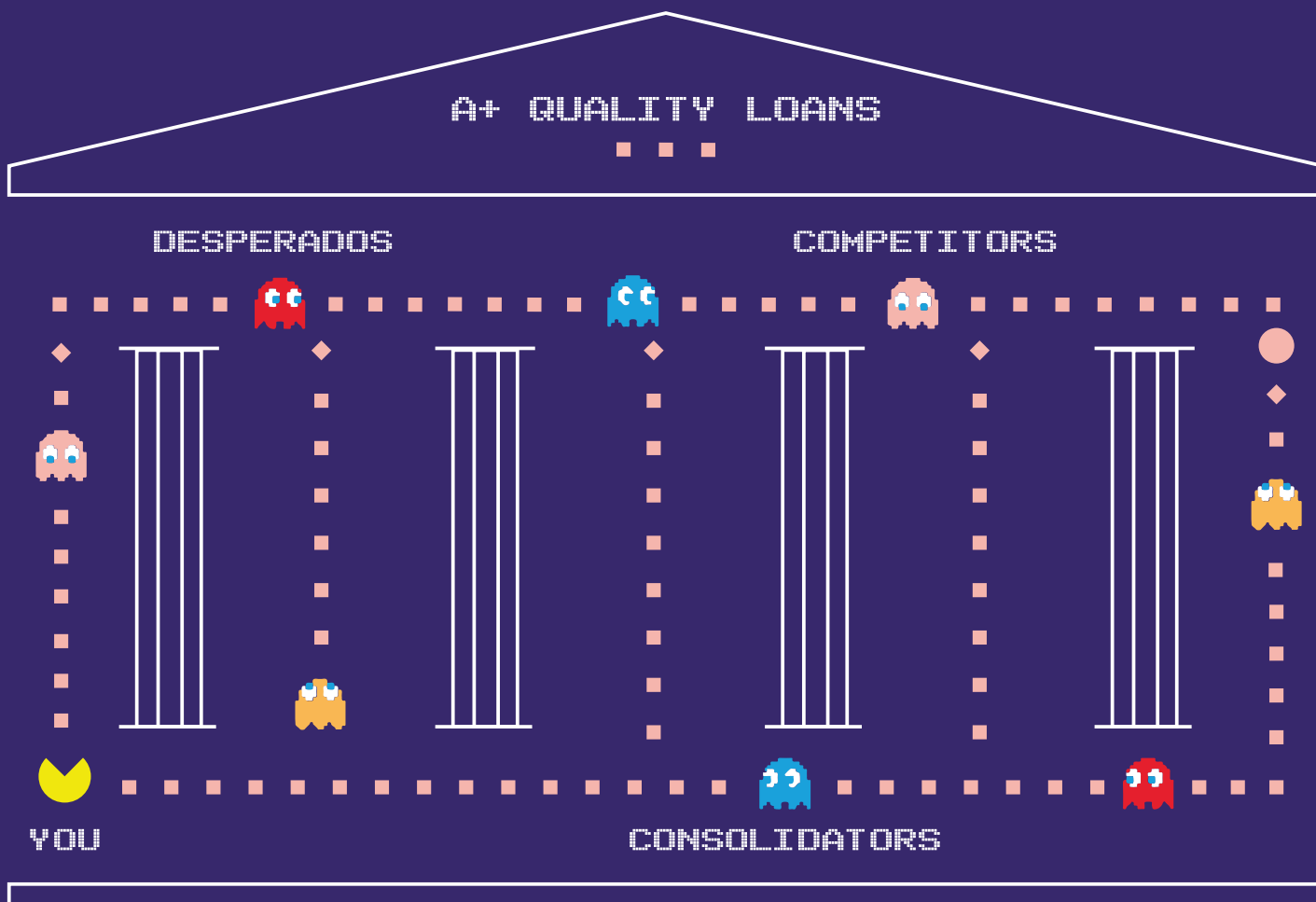


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## LETTERS TO THE EDITOR

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By Roxanne Emmerich

# HOW TO ETHICALLY STEAL YOUR COMPETITORS' A+ TOP CLIENTS

90% OF THE TIME (AND MAKE SURE NO ONE ELSE DOES THE SAME TO YOU)



loan growth. Ears of bank CEOs across the country perk up when those two words are spoken, especially

now in 2022.

But there's a caveat to that as well.

Grow loans too quickly and regulators will be all over you, assuming all manner of misdeeds.

Too slowly and your earnings and NIM suffer.

Many bank CEOs tell me they're doing well...but they see danger on the horizon with small businesses being squeezed from every angle at the same time.

The smart ones from the highest-performing banks are the most nervous. That's always a sign of what is next to come. This next year will see unprecedented competition for fewer loans. Only the best will hang on to their customers while also continuing to attract.

good news is, their loss is your gain. While your competitors are making these mistakes, chasing their tails, and failing to grow their loans while improving the quality of their portfolio, you'll be picking off the ones they think they already have in their back pocket.

There are ways—secret ways—to ethically steal your competitors' top 100 clients and feel good about it at the same time.

How?

Because they are obviously not serving them very well and by the time you're done helping your competitor's client understand how much they've been underserved, you'll close as much as 90 percent of them and bring all their business—often without rate being a key buying decision criterion.

But first things first: the mistakes to avoid.

These mistakes are so prevalent in the industry they may as well be described as tumorous diseases:

the promise, or a slew of other reasons and excuses. Whenever I mention this statistic to a CEO, they always say the same thing, "Gosh, I thought it was just me." They're relieved to know it wasn't them—it IS what happens when you set your hopes on a recruit from a different culture.

This approach almost always ends in a train wreck, but then what? Bankers who use it usually have had this as their one and only plan, so they end up stewing and sitting idle on it for a couple of years to try and "do it better next time." But then the next time is some re-hashed version of the same approach once the sting of the last failed hire has faded.

What is especially egregious is the "wasting of your time" part of it. No one has time for that, which is why people wait so long to make their next move. Paralysis by analysis.

But "new-guy-itis" is actually just a symptom of a larger umbrella issue...



One way to skyrocket high-quality, A+ loan growth without the regulators raising concerns about growing too quickly and the impact of that on your loan quality is to **ethically** pilfer the highest quality of them from competitors.

"Easier said than done," you might say. That's what most bankers would say. Doing it the way they've always done it, they are absolutely correct.

But you're not "most bankers."

So, here is a review of the mistakes many bankers will make in 2022 regarding loan growth. Forewarned is forearmed, as they say. Now when you see them, you'll know to avoid them. The

## ■ New-guy-itis

This one has been infecting banks for years. They think it's all about hiring the "flavor of the month" top sales guy who's had some past success. So, they go to regional or national and bring someone in. Problem is, 90 percent of the time, that person they "had to have" is no longer there in a year. Either they didn't fit the culture, didn't deliver on

## ■ Mayhem of the Maverick Model

Sales "teams" in name only. Most of today's community banks have individuals who happen to be team members but manage never to be part of a cohesive team where "together everyone achieves more." Some banks see that as a nice bumper sticker, not anything that could be achieved in reality.

# ★ THE UNSTOPPABLE ★ LOAN GROWTH MASTERY™ SUMMIT

Take your bank's LOAN GROWTH  
strategy to the stars



**Who should  
attend?  
CEOs and all  
executives**

**Register Now:  
The Unstoppable Loan  
Growth Mastery™  
Summit—Live  
In-Person**



What do you do when sales training and incentive pay fail to deliver your loan growth goals... (and they almost always do)?

Every financial institution is savagely and desperately competing for fewer deals in 2022.

And now...they're **coming after your best customers with lowball offers.**

Not to worry. This Summit will give your team the only formula that is working today—used by the most elite-performing community banks.

You will discover the template that peer-respected, results-oriented community banks use to:

- Achieve an 85-90% close rate on their competitors' best customers
- Get paid more for their differentiation
- And more...much more!

“If you had told me we could open 300 new relationships in 12 months in the small market that we dominated, I would have said you were crazy.”

—Sid Jones, President & CEO, Home State Bank



Secure my registration  
April 22, 2022: Naples, Florida  
To register, visit  
[EmmerichFinancial.com/Unstoppable-Loan-Growth-Mastery-Summit](https://EmmerichFinancial.com/Unstoppable-Loan-Growth-Mastery-Summit)  
or scan the QR code with your phone camera.



# A BANKY™ AWARD

## YOUR BANK'S HARDEST-WORKING SALESPERSON

The Extraordinary Banking™ Awards—known as The Banky™ Awards—recognize America's top-performing and best-run community banks. As you read this issue, judges have already started to assess this year's entries. And the competition is fierce indeed. Roughly 100 results-oriented community banks apply each year.

**T**hese ambitious banks want to win an award, of course. But more than that, they want the extreme differentiation a Banky™ brings. ***Beyond prestige, a Banky™ brings significant and quantifiable market power.***

Imagine the buzz in your market when you can announce that your bank is among the Best Banks in America™. You'll soon find that the Banky™ is a gateway to premium pricing. ***That's because being a Banky™ winner attracts the attention of the best customers and prospects, eager to associate with the best bank.***

Keith Knudsen, Security Bank CEO and past Banky™ winner told us, “[Winning The Banky™] really showed our staff that we were different from our competitors. It gave us new confidence...***then our calling programs really started to take off...*** and the results took off, too.”



# PROFITS & SYSTEMIC GROWTH IN 2022



## 2022 Calendar of Events

### MARCH

March 16: Virtual  
[Never Match Rate Again Masterclass](#)

If you're tired of matching rates to keep deals, your entire executive team needs to attend this together. Discover the blueprint that hundreds of banks have used with consistent results—from 40 to 200 basis points improvement in NIM in just a few short years WHILE they improved the quality of their portfolio.

[EmmerichFinancial.com/Masterclass/Never-Match-Rate-Again](#)

March 31-April 1: Virtual  
[Lead the Transformation® Seminar](#)

Discover how to lead your transformation and shift your culture through performance management and **accountability systems that tie everyone to profit**. This program is a must for CEOs, senior execs, and managers—finally, a proven franchise model of high performance for community banking.

For Member Clients Only

### APRIL

April 21-22: Naples, FL  
[7th Annual Best Banks in America™ Super Conference\\*](#)

**The most exclusive gathering of high-performing bankers in the country...**and those committed to join that elite group. You'll discover the key strategies and actions employed to achieve and maintain elite performance. This is the conference to replace all other banking conferences. If you only choose one this year...this is the one.

[BestBanksInAmerica.com](#)

April 21 (Evening): Naples, FL  
[The Extraordinary Banking™ Awards\\*](#)

Glean valuable insights into how top-performing banks got to where they are. Hear the elite of the elite share their secrets that created breakthrough results. You will be fascinated and come out with a list of actions to implement that you won't get anywhere else. Can you afford to miss this?

[ExtraordinaryBanking.com/Banky-Awards](#)

April 22: Naples, FL  
[The Unstoppable Loan-Growth Mastery™ Summit\\*](#)

Discover new strategies to achieve safe loan growth with quality, premium-priced loans that are best for the long-term health of your bank. Some banks are doing it—and if they can, you can too (if you know what they're doing).

[EmmerichFinancial.com/Unstoppable-Loan-Growth-Mastery-Summit](#)

### MAY

May 12: Virtual  
[A Culture That Rocks Masterclass](#)

In a world where the competition for good employees is beyond what we've seen in decades, can you really afford to listen to the "it's good enough" lie?

Let's face it. If you're going to thrive in 2022-23, you're going to have to take your culture to a level you never dreamed possible.

Forget all the trite gimmicks, military speakers (nobody wants orders shouted at them), and all the other false attempts that haven't gotten the job done. EVEN if you have a great culture now, if you're not paranoid about what comes next, you'll need to pull your head out of the sand while there is still time to implement proven culture-building systems.

[EmmerichFinancial.com/Masterclass/Culture-That-Rocks](#)

### JUNE

June 9-10: Naples, FL  
[Elite Breakthrough Banking: Revenue Revolution 2022\\*](#)

Discover the proven blueprint to transform your workplace into a *Thank God It's Monday!*® predictable-success machine. Why do so many of The Emmerich Group's clients skyrocket to top of peers? Explore **a high-profit revenue-producing system that ends order taking for good**. You won't believe you waited so long. Discover a battle-tested, ironclad system to identify your best next customers and **yank them from your competitors while never matching rate again**.

[EmmerichFinancial.com/SMB](#)

### JULY

July 21: Virtual  
[Secrets of Elite-Performing, Results-Driven Banks Masterclass](#)

Most bank execs say their difference is "we have good people." But what about when good enough isn't good enough to go forward for what's next?



Let's face it: there is a small group of results-oriented, ambitious, elite banks that are pulling ahead fast—achieving epic NIM, ROA, growth, and safety so far beyond their peers that their peers are suspicious they're doing something funky.

What they're really doing is breaking free of the shackles of the beliefs about how to manage their banks that keep them battling "average."

Can you really afford to not have your entire executive team know what those banks know? With the rapid increase in acquisitions of "average" banks, if you're not in the top 5-10% of peers in every key metric, your board wants you to be nervous and moving fast.

[EmmerichFinancial.com/Masterclass/Secrets-Elite-Results-Driven-Banks](https://EmmerichFinancial.com/Masterclass/Secrets-Elite-Results-Driven-Banks)

## AUGUST

August 18: Virtual  
**Strategic Planning Process of the Elite Performers Masterclass**

Fewer than 3 banks out of 100 have a strategic plan that will optimize their performance. What are the rest doing that's wrong? If you don't get that question answered, you shouldn't be surprised when you fall behind this year.

Regardless of how hard you work, if your strategies aren't optimized, you're treading water.

Explore a strategic planning process of the elite-performing banks that will have you put your "traditional" strategic planning process to bed...for good.

[EmmerichFinancial.com/Masterclass/Strategic-Planning-Process-Elite-Performers](https://EmmerichFinancial.com/Masterclass/Strategic-Planning-Process-Elite-Performers)

## SEPTEMBER

September 22-23: Nashville, TN | September 28-29: Virtual  
**FAST-Track Strategic Planning™ Think Tank Summit\***

The strategic planning process that puts all the others to shame...you never knew something could work so much better. This is not your daddy's strategic plan. Also, discover how to install a system of execution to masterfully achieve your objectives *even* if you never have before. **Finally...a system that works.** No bank ever goes back to the old strategic planning process.

For Member Clients Only

## OCTOBER

October 6-7: Naples, FL  
**Lead the Transformation® Seminar\***

Discover how to lead the transformation to a performance culture where you and your customers love to be. Through

proven systems of performance management and **accountability that tie everyone to profit in a way that they love, prepare to get to and stay in top of peers.** This program is a must for CEOs, senior execs, and managers.

For Member Clients Only

October 20: Virtual  
**The No More Order Taking Masterclass**

If your cross-sales ratio remains below 7 on average, it's time to get honest with yourself—you still have order takers and "your customers" are really somebody else's customers.

As rates go back up, your customers are vulnerable and will drop you like a rock IF you don't own their entire relationship.

So, time's up—you have to get this right this year.

Since most banks have been trying to improve cross-sales for decades to no avail, is it really possible? Find out how over 93% of banks, using this system, are doubling their cross-sales within five months and improving those numbers even more for years. The key is this—it can NEVER feel like sales. Cross-sales is a measure of trust. Find out how.

[EmmerichFinancial.com/Masterclass/No-More-Order-Takers](https://EmmerichFinancial.com/Masterclass/No-More-Order-Takers)

## NOVEMBER

November 2: Naples, FL  
**HooplaPalooza™ LIVE\* (ALL NEW)**

Why do almost every one of The Emmerich Group's clients skyrocket their culture scores and make the Best Places to Work lists? The Hoopla Team® process. In this session, Hoopla Team® members will be taken beyond the basics of their Hoopla Team® processes to prepare to get to and stop on top during the Turnover Tsunami to adjust for the "Lego Block" workplace. We're taking what has been great up another notch. This session will help your culture systems drive *even more* growth and profitability than ever before.

For Member Clients Only

November 3-4: Naples, FL  
**Elite Breakthrough Banking: Revenue Revolution 2022\***

Discover the proven blueprint to transform your workplace into a *Thank God It's Monday!*® predictable-success machine. Why do so many of The Emmerich Group's clients skyrocket to top of peers? Explore **a high-profit revenue-producing system that ends order taking for good.** You won't believe you waited so long. Discover a battle-tested, ironclad system to identify your best next customers and **yank them from your competitors while never matching rate again.**

[EmmerichFinancial.com/SMB](https://EmmerichFinancial.com/SMB)

\*Live events will be live unless it is later determined to be unsafe. In that event it will be held as a high-end, television-quality virtual interactive conference.

## We call this effect “The Banky™ Bump.”

Banky™ winners enjoy a full suite of promotional resources they can use to communicate their elite status to the community. Each winner gets:



Social media and website plan



Logos identifying them as a Banky™ Awards winner



Red carpet photos of the moment they received the award to use as a part of their “shock and awe” kit on social media, and in lobbies



The official “Banky™ Winner” logo for use in their marketing efforts



A customized press kit to capture media attention



The prestigious differentiation that attracts the best customers—the best always want to work with “the best”

Dozens of banks across the country will win a Banky™ signifying their excellence in banking.

Finalists will share their strategies on stage of how they stood apart from the others in each category, including culture, service, community impact, performance, etc.

The judges will identify three finalists to compete for The Extraordinary Bank of the Year™ Award at the Best Banks in America™ Super Conference in Naples, Florida. Each will present their accomplishments on stage at the awards ceremony the evening of April 21, 2022. Then the audience of top-performing bankers and judges will vote to choose this year’s overall winner.

The Extraordinary Bank of the Year™ winner receives a NEW CAR—yes, really—wrapped with their bank’s logo, announcing their prestige as the top bank in the country. The car is theirs to keep...forever. In addition, The Institute for Extraordinary Banking™ makes a \$25,000 donation in the name of the winning bank to fund the construction and ongoing support of a school in Africa. Most winners find that tracking with their “sister bank” is heartwarming for their team and community as they know they are giving students opportunities that were previously unthinkable. It lifts your bank high above

for winners to show them how to apply “wrap-around marketing.” That means taking one thing (your award) and using it in 100 ways.

**Ask any winner what they received more value from—\$500,000 spent with a branding firm or winning the Banky™.**

No matter where you talk about your Banky™ award, go beyond pictures of the award to help your customers and prospects understand **why** you won. **That** value interpretation differentiates you, makes you worth premium pricing, and designates you as the **ONLY** bank in your market they would consider.



## Think of a Banky™ Award as your hardest-working salesperson.

your competition and opens doors previously closed. Your competition’s best customers won’t be able to help themselves...they’ll feel compelled to ask how and why you won. So will your top prospects. And it will cement one thought in the minds of your current customers: “That’s the **ONLY** bank I want to do business with!”

Soon you could be echoing First Volunteer Bank, a previous Extraordinary Bank of the Year™ winner: “*Everywhere we go, everyone asks us, ‘How’d you win that award?’*” **The first year we won it, we grew more than we had in the previous 8 years combined.**

To get the absolute most out of your Banky™ win and ensure your customers and prospects know you’re among the best of the best, we’ll do a special session

Didn’t apply for a Banky™ this year? Want to be sure you’re prepared to capitalize on it after you win one next year? Join us May 3, 2022 for our masterclass **Leveraging Your Banky™ Award for Higher Profit from Higher-Quality Customers**, where past winners will reveal the myriad of ways to amplify the impact of your Banky™ to “de-commoditize”, attract the very best customers and prospects, and become irresistible to your competitors’ customers. You’ll also discover valuable secrets to **REAL** differentiation that **REALLY** works.



To register, visit: [EmmerichFinancial.com/Leveraging-Your-Banky](https://EmmerichFinancial.com/Leveraging-Your-Banky) or scan the QR code with your phone camera.

# INTRODUCING THE TRUSTED ADVISOR CERTIFICATION™ PROGRAM

ALL-  
NEW!

**The Universal Banker model has gone the way of the flip phone, but customer loyalty has never been more critical. Now what?**



How will you keep your best customers loyal to you (heck, how will you keep them, period) when desperate competitors are coming after them like never before? Not by relying on a method that's as antiquated as a late-'90s flip phone...and just about as useful.

The answer to the question of "Now what?" is this: The Trusted Advisor Certification™ Program offered by The Institute for Extraordinary Banking™. Its single focus: how to keep your best customers for life by bringing massive value.



A quick and free Trusted Advisor Gap Analysis is being offered for a short time. It only takes a few minutes to discover where your organization needs to develop to keep your best customers...now and into the future.

“ The Trusted Advisor program has been an absolute game changer due to the value we are providing for our customers! We've moved on from being order takers to having meaningful conversations that solve problems and raise the bar on guidance. Not only has it been awesome for deepening customer relationships, it has given our front line staff a sense of accomplishment and pride in their work, inspiring them to another level of professional development. Win-win all around!

—E. Dorian, President & COO, Main Street Bank



THE INSTITUTE FOR  
EXTRAORDINARY BANKING™  
SAVING AMERICA'S COMMUNITY BANKS

For more information or to check enrollment availability (we expect it to sell out quickly), use your phone camera to scan the QR code or call (952) 737-6700.

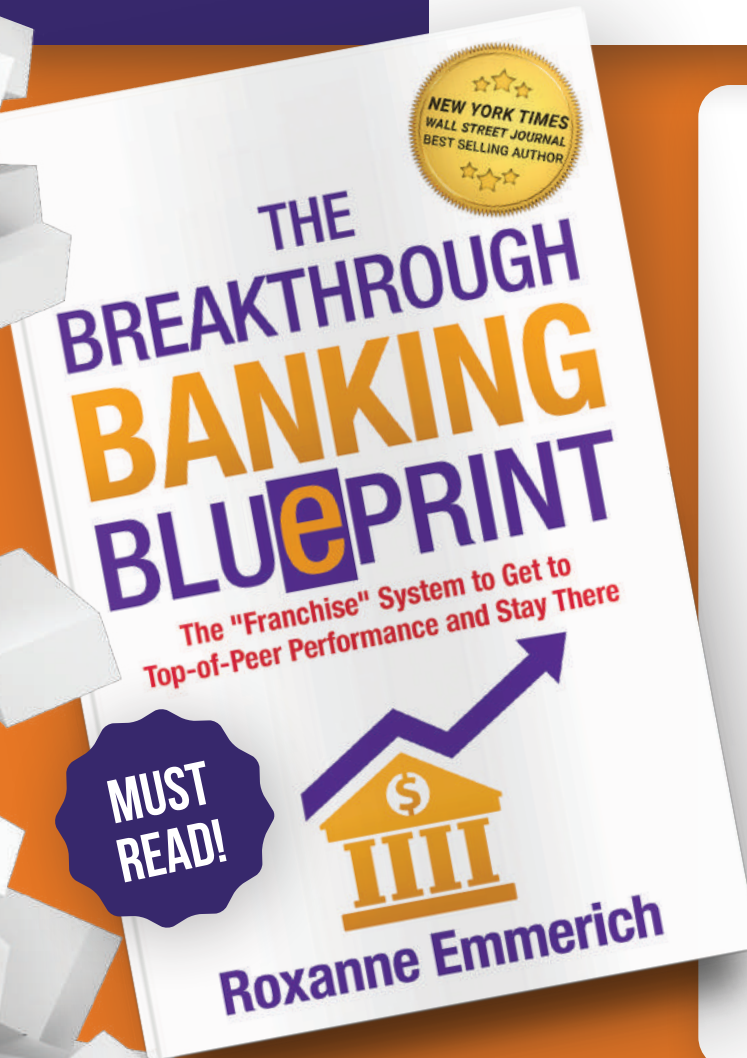




Only Have  
Time for One  
Book This  
Year?

WHAT DO **HIGHLY SUCCESSFUL** COMMUNITY  
BANKS **KNOW** THAT THE REST **DON'T**?

Top-performing banks across the country credit Roxanne Emmerich and the strategies in this book for helping them pull ahead during the last recession and **helping them achieve a level of performance they never dreamed possible.**



amazon

**A Concise, Well-Written, Practical  
Performance Breakthrough Plan  
Brimming with Energy**

“The better the book, the longer it keeps me exercising on my treadmill. *The Breakthrough Banking Blueprint* kept me at my exercise much longer than planned. I know Roxanne exudes high energy. Somehow, she embeds that energy into the book.

This one is different from her others. ‘Blueprint’ is an appropriate choice for the title, as she quite concisely lays out plans for transforming community banks into high-performance entities.

The book is brief and an easy read, but it’s certainly not short on content. In fact, she has links distributed throughout the book that offer access to detailed training video clips. In summary, I’d highly recommend the book to community bank CEOs and other bank executives.”

**Read the Book That Stands as the Secret Foundation for All Top-Performing  
Community Banks and Is an Elevated “Graduate School of Banking in a Book”**



**Get a free copy at [BreakthroughBankingBlueprint.com](http://BreakthroughBankingBlueprint.com)  
(enter coupon code: EXECUTIVE)**

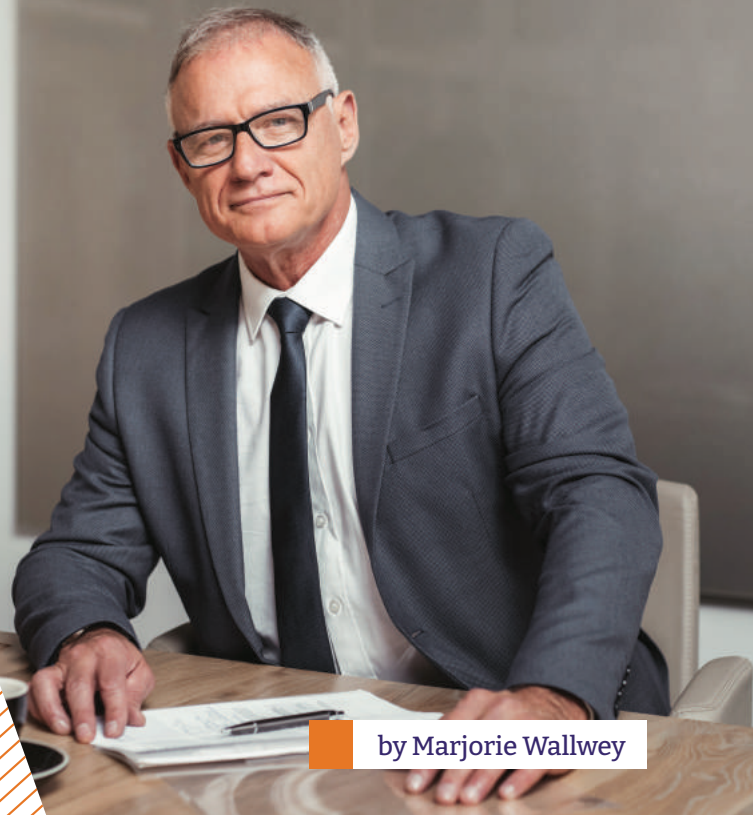
In honor of Community Banking Month (April), free copies (pay only shipping) of this book are available for *Extraordinary Banker*® subscribers with banks between \$250M and \$10B in assets. (Must be ordered by a Board member or executive officer.) Quantities are limited and this offer won’t last forever.

4 LEVELS...

3 ELEMENTS...

2 TRUTHS...

AND THE 1 THING YOU  
MUST DO TO STAND NOT  
JUST APART BUT ABOVE



by Marjorie Wallwey

AS

2022 dawns, dozens of CEOs are citing an unprecedented assault on their best customers with competitors offering outrageous rates and terms. I can say with confidence that two things are true for every bank CEO. And they're true no matter whether this is your first rodeo or the latest in a long line.

One: **It has never been more crucial to define your bank in the minds of your customers and prospects.** Unless and until you do, you'll forever remain a commodity in their minds. Nobody seeks out a commodity.



Nobody switches to a commodity. And without a doubt, *nobody pays extra to be a customer of a commodity.*

Two: **It's a safe bet that the way you're going about it won't get you where you need to be.** Especially if you've spent time and money (so much money!) on marketing, sales training, and branding campaigns, you're probably perplexed why you remain a "commodity" if truth be told.

## Differentiation: You Can Fool Yourself, But Not Your Customers or Prospects

Harsh, I know. Don't take it personally, though. It's not your fault. Almost every bank does "mass marketing" and "mass selling." But that approach squanders resources only to bring in customers in the "most likely to be unprofitable" category.

"We don't do 'mass selling,'" you insist. "We call on prospective clients one-on-one." Ah, yes...ye olde officer call program. Far too often, lenders fumble these opportunities by asking, "What would it take to earn your business?" Then they put their *other* foot in it by proclaiming, "We have great people who will take great care of you."

And before you tell me about the thousands you spent on a branding campaign, let me ask you something. How many actual *only-your-bank-can-say-them* "branding statements" did you get out of the exercise? Most banks are lucky to come out with even one.

You're better than that. You have to be. And **your customers and prospects must be able to tell that you are.** When customers can tell how you're not only different but better, they'll never want to work with anyone else. When prospects can tell how you're not only different but better, they'll switch to get what you have. And both customers and prospects will gladly pay more for the extra value you bring.



## USPs: The Bridge from Commodity to Compelling Choice

How do you go from a mere commodity to your market's compelling choice? With USPs—Unique Selling Propositions. For something to be a USP, it must:

- **Be a unique aspect of a product or service**—If a competitor can say it, it's not unique.
- **Be dramatically different**—It must be “remarkable”... worthy of inspiring a client to talk about it.
- **Be stated as an explicit benefit**—It must be undeniable so therefore must be defined in an indisputable way.

### Do You Have Enough USPs at Each of These Levels?

**Level 1:** These are points of basic differentiation. They are often built based your competitors' weaknesses or the unmet needs of your target markets.

**Level 2:** These are special differentiators in your products and services (for example, your instant-approval mortgage). But because they're easy to copy, the competitive advantage they offer will be short-lived. That makes them insufficient.

**Level 3:** These are points that set you apart as the indisputable expert in your market. Level 3 USPs include the special education, certifications, and awards you've earned. (Winning a Banky™ is a Level 3 USP. Past winners tell us their growth rate jumped an unfathomable 800 percent the first year after winning because the market sought them out.)

**Level 4:** **This is the target you must hit to command premium pricing and brand insistence from the highest-quality customers and prospects.**



Level 4 USPs are proprietary processes and systems that no mere commodity can claim.

They signal that you're worth at least 10 times more than your price differential. Rational people will always pay more for something when they can see a significant ROI and they argue they can't afford to be without it.

## Where to Start?

How do you know you've latched onto the best USPs? ***It's when your customers and prospects tell you why they're willing to pay thousands more to have that specific benefit and when low-ball offers don't entice your clients to contemplate switching. Not there yet?***

## Want Some Expert Guidance?

If you find it challenging to develop your own breakthrough USPs, don't worry. You're not alone—not by a long shot. You're just too close to the problem. It helps to have someone who has done it hundreds of times guide you through the process. We'll do exactly that and more in our *Never Match Rate Again Masterclass* online on March 16, 2022 at 11:00 a.m. CT/12:00 p.m. ET. Join us to discover how to nail your USPs and become a brand your customers and prospects will insist upon and pay more for.



To register, visit [EmmerichFinancial.com/Masterclass/Never-Match-Rate-Again](https://EmmerichFinancial.com/Masterclass/Never-Match-Rate-Again) or scan the QR code with your phone camera.



# Never Match Again

## (Your Rate)

Some bank executives might be asking: “But...EVERYONE matches rate, don't they?” The short answer is no—everyone plays the game, but not everyone matches rate **because not everyone has to**. And in case you think the only way to get high rates is to accept high risk, take a look at the experience of some of our client banks:

“ Our net interest margin is now over 5.0, an increase of over 40 basis points in the past year. Our three-year goal for net income was realized in the first year working with The Emmerich Group. We need to set our goals higher!”

— Chris Floyd, Chief Executive Officer,  
First National Bank of Syracuse

“ We improved NIM by around 50 basis points to 4.75. Being up in the 4.7 range for an agriculture bank when you're against Farm Credit is pretty epic.”

— Keith Knudsen, President & CEO, Security Bank

The top community banks in America (like these) play by a different set of rules...and that's precisely WHY they're at the top. It might be difficult to imagine being in a position where you don't have to match rate, but what's even better is this: **imagine your best clients not even asking...**



**At The Emmerich Group, we've taken hundreds of banks—and thousands of bankers—through these vital shifts in approach. And we've watched them achieve results they once believed impossible...while never again having to engage in a rate battle.**

Where can you lead your team to learn from the best and leverage the most from your time and their time?

### Never Match Rate Again Masterclass

March 16, 2022 at 11:00 a.m. CT/12:00 p.m. ET

To register, visit [EmmerichFinancial.com/Never-Match-Rate-Again](https://EmmerichFinancial.com/Never-Match-Rate-Again) or scan the QR code with your phone camera.



## Searching for Impossible Banking Outcomes?



“ Roxanne and her team of Coaches do a fantastic job. They give you their undivided attention and provide you all the tools you need to succeed! Having joined my bank after they started with The Emmerich Group I was quickly taken by the program and all it has to offer. **I tell every interviewee that I didn't realize that this was a program I craved prior to working where I am now.**”

—A. Hellerman, Vice President,  
Minnesota National Bank



“ This program literally saved MY LIFE! I, for whatever reason, always felt like I was placed on the 'back burner.' But thankfully I was given the opportunity to complete the ABP program and it has brought new opportunities to all of us here at FSB. Roxanne has taught us how to set goals that tie to our critical drivers and push our bank to the next level. **The positivity and culture change that was brought to our organization has transformed our culture in ways we never thought possible, including valuable training to increase and enhance our job performance.** Many thanks to Roxanne and her excellent staff.”

—C. Frizzell, Assistant Vice President,  
Farmers State Bank of Alto Pass



“ The coaches and supporting staff are absolutely outstanding. Not only do they answer all of our questions and concerns but they are highly proactive in providing what we need before we even ask. They have helped us develop a highly motivated and efficient organization where **everyone holds each other accountable. Even in the face of COVID-19, we are meeting or exceeding all of our strategic planning goals.**”

—Dean Ahlers, President & CEO,  
Sterling Federal Bank



“ The Emmerich Group has been **an outstanding business partner for over 5 years!** Their expertise has helped our team improve our culture and grow profitably. Their other clients have also helped provide us with an additional network of other trusted professionals who are like-minded and seek continuous improvement.”

—Brandon Baller,  
Chief Lending Officer, Security Bank



# HOW TO PREPARE FOR SUPER CONFERENCE

SO YOU CAN LEVEL-UP YOUR RESULTS WITHIN WEEKS...

By Norm Jones

S

omeone should call the Secretary of Defense.

In fact, they should invite the top brass at every level from every branch of the armed forces to experience for themselves what most banking executives have to endure. Most conferences targeting the banking industry continually outdo themselves with new ways of torturing their attendees.

These methods of torture are worthy of any enemy of the state. Forget waterboarding.

Its victims succumb for a number of reasons:

- Maybe it's the monotone delivery of speeches that go on and on
- Or the endless pitch-fests that happen because they know they have a captive audience
- Or maybe it's the half-baked ideas that never worked and will never work
- Or perhaps there are actually a few good ideas but they're older than some of their children
- But usually it's a combination or "E. All of the Above"



Past attendees of Super Conference (which includes big-draw keynote speakers, The Extraordinary Banker™ Awards ceremony, and this year, The Unstoppable Loan Growth Mastery™ Summit the day following) have given eyewitness reports about these unusual forms of torture.

So, if you're new to the industry, at least now you can say you've been warned. If you've been around for a while, you know exactly what I'm referring to.

Our past attendees can't help it because they see the stark contrast between Super Conference and those "old model" conferences.

“ The content covered at the Super Conference is **10-20 years ahead** of what we hear at other bank conferences—we stopped going to most of those. This program is at the core of the strategies that helped us achieve a **2.0 ROA**. We would NEVER miss this conference.

—P. Steele, President & CEO, First Volunteer Bank ”

One of the best ways to prepare for Super Conference is first to know who should and shouldn't be there.

This Super Conference is for you if you want to actually come away with actionable ideas to implement with your team.

You'll love Super Conference if you enjoy big-draw keynote speakers such as the former CEO of Southwest Airlines, who transformed that company's culture and profitability such that *Money* magazine reported the carrier's capitalization exceeded that of all its competitors combined.

This Super Conference is for you if you love being inspired by, hearing from, and rubbing shoulders with successful bank executives and those who aspire to be.

Super Conference is a place where everyone involved—all the way up to the most revered and super-successful person in the room—understands the law of abundance and practices it: the more you give, the more you receive. Roxanne Emmerich, founder of Super Conference says, “We teach our bankers who attend to not compete for pieces of the pie but to grow the pie.”



It's the **ONLY** conference in America where top executives open their vault of ideas that just work... the ideas they've been

holding close to the vest but are willing to share with others, knowing they will receive from others as well.

Bank CEOs across the country tell us they are thrilled there is a conference built just for them: elite, ambitious, results-oriented bank executives who aspire to take their banks to the next level.

#### And the next level after that...

But be warned: this Super Conference is definitely NOT for you if any of the following are true:

- You enjoy “pitch-fests” dressed up and called a conference with warmed-over content
- You can't wait to hear bank vendors droning on in one endless commercial after another
- You enjoy hanging around with average and below-average performing bank executives defending the old ways of doing things
- You love nothing more than to sit in a dark room listening to a talking head

If you don't intend to come and apply what you discover, but instead are going to count this as just another conference to attend and half-sleep through, this is not the conference for you. Please do not register.

But if this isn't you, then we say a warm and hearty “Welcome!” We look forward to seeing you at this year's Super Conference to be held in beautiful Naples, Florida on April 21-22, 2022. Currently, there are no plans for an online option, so getting registered soon is highly advisable.

You'll leave knowing you'll be able to start seeing results within weeks of attending!

Due to COVID rules, we must strictly limit seating. We already expect Super Conference to sell out early. If you're interested in attending, bring at least two other executives with you to apply what you discover quickly.



April 21-22, 2022: Naples, Florida



To register, visit [BestBanksInAmerica.com](https://BestBanksInAmerica.com) or scan the QR code with your phone camera.

# THE BEST BANKS IN AMERICA™ SUPER CONFERENCE 2022



THE ONLY “ANTI-PITCH” CONFERENCE  
FOR ELITE-PERFORMING BANK  
EXECUTIVES—AND AMBITIOUS BANKERS  
WHO WANT TO BE #1 IN THEIR MARKETS



## A Tale of Two Bankers

Twenty-five years ago, two young men graduated from the same university.

They **both** aspired to become bank CEOs. They **both** got degrees in accounting and finance. They **both** got similar master’s degrees and eventually became CEOs.

But there was a significant **difference**.

Over the years, one of the men (allegedly) “resigned” as CEO from a couple of banks and was picked up as a sub-C-suite executive on multiple occasions between not-so-golden parachuting expeditions. His reputation slowly diminished until he finally ended up at a much smaller bank that didn’t mind being below average.

The other man built a reputation that kept shining brighter and brighter. He had the Midas touch and his renown preceded him wherever he went. He had the systems and knowledge to turn around glacier-pace, melting banks and was handsomely rewarded with higher and higher salaries and compensation packages. He was, in a word, **successful**.

## What Made the Difference?

Have you ever wondered what makes this kind of difference in the lives of leaders? **It isn’t inborn talent or dedication or even IQ.** It isn’t that one person wanted success more than the other.

Here are at least a handful of key differences:

- ✓ The leader’s humility
- ✓ Emotional intelligence
- ✓ A passion for learning from the “masters”
- ✓ Ability to implement what is *proven* to work—not re-hashing what doesn’t
- ✓ Acquiring and applying the right knowledge from the right industry conferences

Those who *are* and those who *want to be* the best bank executives gather and mastermind with other elite, results-oriented CEOs and execs.

## One Conference Unlike Any Other

The 2022 Best Banks in America™ Super Conference is an event that focuses on recognizing and becoming one of THE Best Banks in America—without the pitch-fest normally associated with bank conferences. **In fact, it’s probably the only conference for bankers that are allergic to pitch-fests.**



“ 10-20 YEARS AHEAD...”

The content covered at the Super Conference is **10-20 years ahead of what we hear at other bank conferences**—we stopped going to most of those. This program is at the core of the strategies that helped us achieve a 2.0 ROA. We would NEVER miss this conference.

—P. Steele, President & CEO, First Volunteer Bank



“ EXCEEDED MY EXPECTATIONS!

[The] Best Banks in America™ Super Conference truly **exceeded my expectations!** [Roxanne] was excellent! She was engaging, interesting, thought-provoking and genuine. She has an ability to reach the audience through a combination of real-life experiences intertwined with strategies that can **transform a bank’s performance to get extraordinary results.** She provided the audience with **actionable steps to perform at a higher level,** both personally and professionally.”

—S. Stem, Vice President, 1st Service Bank



“ The speakers were awesome. The contest was motivating. I walked away with many new ideas and strategies that I can implement right away. ”

“ Having so many brilliant minds in the room willing to share their successes and failures easily pays for the time away from the office and the investment in attending the conference. ”

“ If becoming one of the best of the best in community banking is your goal, this is the forum! It’s all about learning from other high-performing community bankers and speakers on topics that matter! ”

“ I’ve attended 24 years of high-performance networks and affiliations. They all have magic formulas and calculations to tell me how much more money I can bring to margins and profit. The missing ingredient was ‘how.’ We finally found an integrated system of both numbers and understanding with Roxanne Emmerich’s system. We have a real program that has translated to high energy and commitment for every single employee. **It works!** ”

APRIL 21-22, 2022: LIVE in-person in Florida  
Naples Grande Beach Resort

FIRST EXECUTIVE

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ADDITIONAL EXECUTIVES

~~\$1495~~

**\$495**

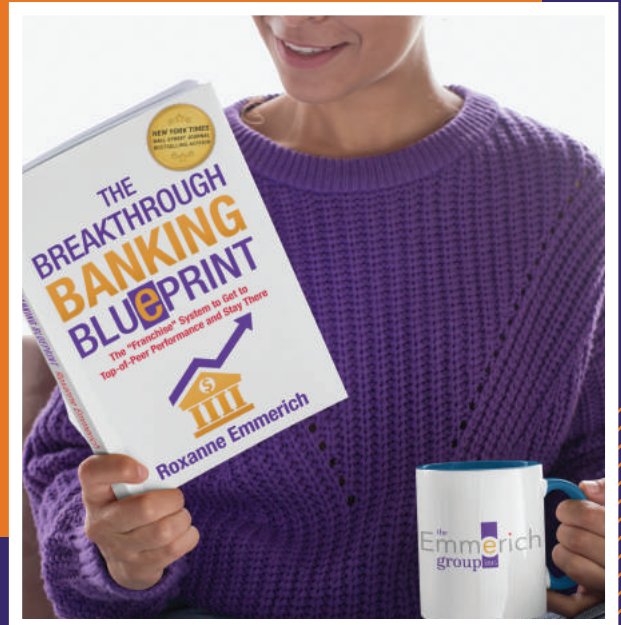


TO REGISTER, VISIT  
[BESTBANKSINAMERICA.COM](https://bestbanksinamerica.com)  
OR SCAN THE QR CODE WITH  
YOUR PHONE CAMERA.

\*Additional executives attend at a reduced price of \$500 below the first executive’s rate. Take advantage of this special pricing and bring 3-5 executives or directors to accelerate your implementation after the conference. Executive Admission pricing is available for eligible bank executives and directors only.

# “THESE BOOKS COMBINED ARE LIKE A BANK WIZARD’S SPELLS & POTIONS”

Your whole team needs to read these books if your best customers **aren’t** saying...**“I don’t want to work with any other bank but you.”**



## Finally...The Blueprint for Elite Performance

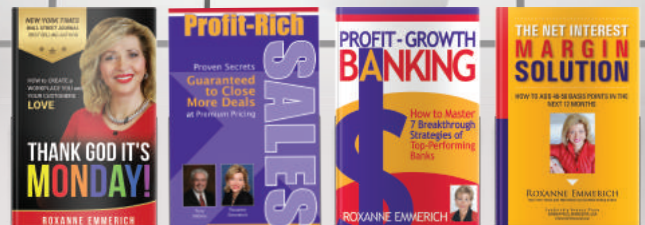
“*In the last three years, the ‘Blueprint’ has helped us have a **breakthrough we never dreamed possible.** Assets have grown 44%, **loan growth is up 64%, net income has doubled,** AND we were **ranked #2 by SNL for banks under \$1 billion.***

*Best of all, we were named the 2019 Extraordinary Bank of the Year™. Our clients are thrilled to see what our bank in our small community has accomplished!*

– Chris Floyd, President & CEO, First National Bank of Syracuse #2 on 2016 SNL Top 100 Under \$1 Billion, four-time Banky™ Award winner, awarded 2019 Extraordinary Bank of the Year™ by the Institute for Extraordinary Banking™

Nobody has helped more banks reach the top 5% of performance and stay there than Roxanne Emmerich and her team. She is chair of The Institute for Extraordinary Banking™— home of the Banky™ Awards—and CEO of The Emmerich Group.

Roxanne is the *New York Times* and international bestselling author of *Thank God It’s Monday!®: How to Create a Workplace You and Your Customers Love* as well as several books exclusively for high-performing banks.



Available at [EmmerichFinancial.com/Bookstore](http://EmmerichFinancial.com/Bookstore) or by scanning the QR code with your phone camera.



# HEARD OF “THE CHALLENGER SALE”?

## HERE’S WHAT WORKS EVEN BETTER...

By Norm Jones



**T**he past decades and even centuries have witnessed much banking innovation. Consider pneumatic capsule transportation (1799), the credit card (1950), and the ATM (1967).

Those innovations were external—easily visible to everyone. But there is also a history of innovation that’s internal to the industry, with bellwether changes to banking sales management and its increasing focus on the customer.

Over time, we went from standard bankers to “personal bankers.” For the affluent, there were “private bankers.”

Personal bankers could open deposit accounts, but then universal bankers started to make personal loans and mortgages. Then, beginning in 2010 and blooming throughout that decade, various iterations of “the universal banker came.” At first, this role was a hybrid of a bank teller and a personal banker.

Ask a thousand bankers how sales have changed over time and you’ll get a thousand answers, but they’ll all share a common theme: It’s become more difficult.



Since the debut of universal banking, there has been another “shift” and I’ll reveal that a bit later.

And yet, no matter what kind of economic climate we happen to be in, there always seems to be a handful of high-achieving over-performers. The persistent question for many bank CEOs is, “How do we bottle their magic?”

### 5 Distinct Profiles of a Sales Professional

The Sales Executive Council in 2008 launched a global study of sales rep productivity involving more than 6,000 reps across nearly 100 companies

in multiple industries. According to the results from this study, all top performers in sales teams fall into one of these five categories:

**Relationship Builders.** This type of sales professional focuses on developing strong personal and professional relationships. They are generous with their time and work hard to meet their customers’ every need and solve their problems.

**Hard Workers.** These people show up early and stay late. They make dozens more calls than anyone else and always go the extra mile.

**Reactive Problem Solvers.** From the point of view of the customer, they are very detail-oriented and highly reliable. They are punctual and their response time is excellent.

**Lone Wolves.** The mavericks. These deeply self-confident individuals believe “No one else can do it better than I can.” They do things their way or not at all.

**Challengers.** Challengers have a deep understanding of their customer’s business and use that to push their thinking and strategies to take control of a sales conversation. They have no fear of telling it “like it is” whether that is to their bosses or their clients.

The question is, which type was the most prevalent among the over-performers? While all of these approaches can be effective, one is clearly dominant, with 40 percent: the Challengers.

The Challengers were more effective by far and their approach more predictable for success.

Interestingly, at the bottom of the list were the Relationship Builders. But it’s easy to see why. Most people don’t want (or trust) a “yes man.” They would rather have an expert in their field. Someone to show them the best way to do things—and that will have the best overall results for their money.

The data goes deeper and tells us why Challengers outperform the other four sales professional profiles:

■ **Challengers take control of the sale in the best way.** There is a difference between assertive and aggressive. Challengers take an assertive yet indifferent approach that puts their customers at ease.



■ **Challengers tailor their message to the client.**  
This shouldn't come as a surprise. It makes sense that the best performers would do that and that clients would respond favorably.

■ **Challengers teach.** They bring new ideas to the table with new perspectives about their business(es), often revealing opportunities the clients would never have known were possible.

Relationship Builders, as we mentioned, come in last place with only 7% of the pie. Does this mean that relationships aren't important in sales? Of course not, but it further clarifies that friendship alone can't save a deal, nor does it ensure future sales.

There are some bankers who will read this article and decide, "OK. Our people need to be Challengers. Let's go do that." But the report and the data don't explain HOW to become one, and that's OK.



## Because there's something even better than a Challenger.

It's someone who understands that cross-sales are a reflection of trust. Someone who demonstrates that trust through the specific questions they ask and the answers they give. Someone who is more than a "universal banker" to your Top 100 clients.

That someone has a Trusted Advisor Certification™. A real Trusted Advisor—a graduate of this rigorous, comprehensive, and unique certification program—is even more effective than a Challenger *because of the specific way they are with clients.* The best news for CEOs and bank presidents? There is a way to turn your best people into Trusted Advisors in a matter of months instead of the "required" 10 to 20 years most would need to develop these skills. You will see that in just a matter of weeks, your team and the amazing results you've always known they can achieve will begin to come to fruition.

Applications will open soon for our Trusted Advisor Certification™ Program, and we expect available spots to fill rapidly (just like the last time we opened this program). To ensure you're among the first to be notified—complete the brief form at the website below.

For more details on the Trusted Advisor Certification™ Program and to check enrollment availability, visit [ExtraordinaryBanking.com/Trusted-Advisor](http://ExtraordinaryBanking.com/Trusted-Advisor), call (952) 737-6700, or scan the QR code with your phone camera.



## The 5 Kinds of Bank Culture (Only One of Them Improves Profits)

1. **Blame Culture** (no one is to blame; everyone points fingers at everyone else)
2. **Blameless Culture** (no one points fingers, but there's no accountability, either)
3. **Non-Culture Culture** (the absence of a core work culture leads to resentment)
4. **Negative Culture** (pessimism and fault-finding leads to no one sharing or caring)
5. **A CULTURE THAT ROCKS** Everything good that can come from a bank and for a bank starts with a culture where the members say, "I rock my job!"

All boats rise when a bank's culture rises:

- NIM goes up
- Team members drive profit
- Genuine care for each other
- Contagious optimism and positivity
- Systems of accountability (that people love)

Our proprietary *Kick-ButtKick-Off*® process—just one element of A Culture That Rocks—has been at the core of doubling customer service scores in less than six weeks in 98.6 percent of the banks where implemented.



Since we began surveying our culture, **our scores have gone up every year**—we wouldn't miss a year now. After years of trying to do it on our own, we now have a 'paint by numbers' plan for **building a culture that drives profit.** It keeps getting better every year.

— Trey Etcheson, CEO,  
Hoosier Heartland State Bank



To register, visit [EmmerichFinancial.com/Masterclass/Culture-That-Rocks](http://EmmerichFinancial.com/Masterclass/Culture-That-Rocks) or scan the QR code with your phone camera.



# What Do the Best Banks in America *Actually Do* to *BE* the Best Banks in America?

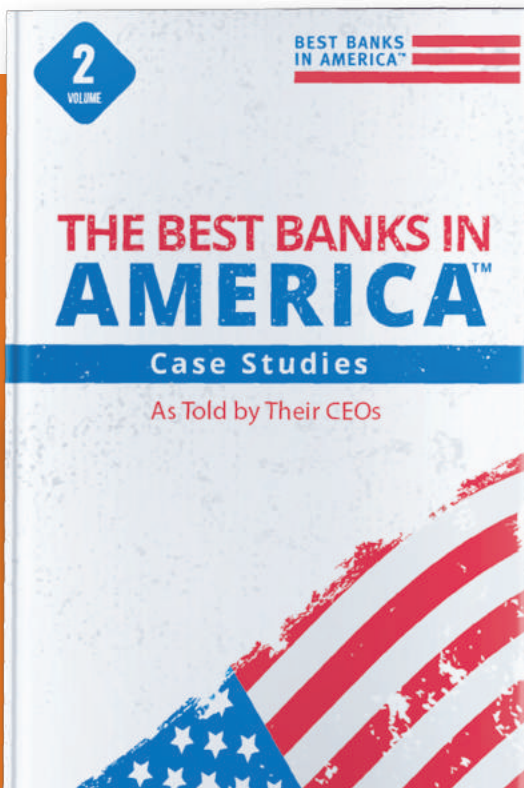


What if there were a book that told you, in the words of these best bank CEOs, how they achieved:

- A 2.0 ROA and NIM over 5
- Net income increase of 27.6% in as little as one year
- Cross-sales of 7.5+ per new account in one year
- Non-interest income growth of 65% in one year
- Efficiency ratio lowered from 66% to 56% in one year

**Sure, every bank executive WANTS those numbers...**

**But the real question is: “How?”**



“

It just made us a believer that there were more great things to come, and there were... Knowing that we did not have to give up on

# SAFETY AND SOUNDNESS AND PROFITABILITY TO BE SUCCESSFUL.

”

—P. Steele, President & CEO,  
First Volunteer Bank (quoted after  
working with The Emmerich Group)

## We know how.

Not only did we help these banks achieve these outcomes, we also wrote the book on how to get there. This book reveals a specific set of strategies you can selectively deploy with your troops. You'll hear from top-performing bank CEOs in their own words regarding the exact processes they used to take them to these levels.

### To order your free copy:

Call (952) 737-6700, email [CaseStudy@ExtraordinaryBanking.com](mailto:CaseStudy@ExtraordinaryBanking.com), visit [ExtraordinaryBanking.com/BB](http://ExtraordinaryBanking.com/BB) or scan the QR code with your phone camera.





# “HEY DOC, I’M EXPERIENCING SOME SERIOUS PAIN AND I NEED TO FIX IT NOW WHILE THE YEAR IS YOUNG...”



Do you aspire to achieve what others only dream about?

What if you could make one or more of these **pains go away this year?**

PAIN: LOW CROSS-SALES			
CROSS-SALES AVERAGE	Start Date	Starting Average	Current Average
Home State Bank	2013	1.70	8.60
German-American State Bank	2021	1.82	5.00
The First National Bank of Syracuse	2013	3.34	8.64
Minnesota National Bank	2027	3.60	7.00

“

For a team that didn’t ever think about sales before a year and a half ago, we’ve hit a **6.7 average for cross sales** for our whole team and have had individuals as high as 12!

”

—Sid Jones, President & CEO, Home State Bank (figures from 2019; current average is 8.60 as shown in table above)

PAIN: LOW ASSETS PER EMPLOYEE (\$M)			
ASSETS PER EMPLOYEE (\$ MILLIONS)	Start Date	Starting Ratio	Current Ratio
Farmers State Bank	2009	3.80	6.98
Security Bank	2014	4.69	7.61
The First National Bank of Syracuse	2013	4.39	6.30
Virginia Partners Bank	2018	6.58	8.79

“

One of the key phrases of our strategic plan is: ‘Do more with less.’ We’ve done just that. That shows up in our culture scores, and it shows up in our productivity, based on the amount of assets under management per employee. **And because we’re doing more with less, we have higher-paid people.**

”

—Nevin Grigsby, President, Farmers State Bank

PAIN: CULTURE NOT OPTIMIZED			
CULTURE SCORE (OUT OF 7)	Start Date	Starting Score	Current Score
Minnesota National Bank	2017	4.81	6.21
Farmers State Bank of Alto Pass	2017	5.14	6.45
The First National Bank of Syracuse	2013	5.27	6.21
Farmers State Bank	2013	5.52	6.26

“

It took a while to actually admit there might be another way. When we began working with Roxanne’s team, for the first time, I saw a genuinely different, organized approach. We got buy-in for and installed procedures that worked and kept working. As a consequence, we **hit our goals for the next year a year earlier**—all in one year! And we had one guy who far exceeded the chart of what we thought was possible! But honestly, I feel this is just the beginning.

”

—Chris Floyd, President & CEO, First National Bank of Syracuse, #2 on 2016 SNL Top 100 under \$1 Billion

PAIN: ROA NOT QUITE THERE			
ROA	Start Date	Starting	Current
KS Bank, Inc.	2011	0.16	1.21
Farmers State Bank of Alto Pass	2017	0.47	2.06
First Service Bank	2019	0.80	1.40
The First National Bank of Syracuse	2013	1.19	1.48

“

Over the last decade as an Emmerich Group client, we have more than doubled assets while becoming very profitable. We look like we’ll end the year with a **5 NIM and a 2 ROA**. We had a record year for earnings and growth.

”

—P. Steele, President & CEO, First Volunteer Bank

Figures in tables are most recent available as of publication.



Schedule a call today with The “Dr. Emmerich” Group—at [TalkWithEmmerich.com](http://TalkWithEmmerich.com) or by scanning the QR code with your phone camera—to explore how you can predictably create better results with more peace of mind. How good do you want to be?

DO YOU HAVE THE

# RIGHT CHEMISTRY

ON YOUR TEAM?

By Ross Bernstein



In my newest series of books about WHY certain teams win championships in professional sports, I was blown away by the importance of one singular metric. It was consistently woven throughout the locker rooms and front offices of every successful organization I researched: CHEMISTRY.



Sure, talent is important, but to be successful over the long haul requires having a team of people who get along and can work together as a family.

We are constantly hiring employees to operate our businesses. What criteria do you use in assembling your teams? Millennials, Gen-X'ers, Boomers—when you've got lots of different personalities all thrown into the same pot together, it can get dicey. In sports it's not always about getting the BEST players, but rather the RIGHT players. Big difference.



The top coaches figure out which players get along well with others and which ones create drama. Have any employees who create drama? Employees who cause drama will eventually contaminate your staff.

In sports they are referred to as “team cancers.” Yes, the old cliché rings true: one bad apple will spoil the entire barrel.

To create the right chemistry on your team, you need to get your people out of the building and onto “neutral turf.” Take them out for a team-building exercise somewhere fun (picnic, bar, bowling, etc.) and see who hangs out together. Observe who smiles and laughs and enjoys being around one another. This is what Scotty Bowman—the winningest coach in the history of the National Hockey League—did. Scotty figured out early in his career that friends like to pass the puck to friends.

**THE COUNCIL™**  
ROUNDTABLE

**THIS IS THE BOARD  
OF DIRECTORS YOU  
ALWAYS WISHED  
YOU HAD**



CLAIM YOUR SEAT AT THE TABLE



I stopped going to most bank CEO conferences—**they're talking about things you taught us almost 20 years ago as if they are new ideas.**



—P. Steele,  
President & CEO,  
First Volunteer Bank



SCAN THE QR CODE BELOW NOW WITH YOUR PHONE CAMERA TO  
NOMINATE YOURSELF AND SEE IF YOU QUALIFY





“ NHL coach Scotty Bowman discovered that when people who liked each other and cared for each other played together on the same line, they were more unselfish and even found genuine pleasure in watching their pals achieve success. ”

He had a whole line of Russians in Detroit, and another entire line of Swedes, needless to say...they just clicked. This is rare in a culture steeped in individual statistics and huge egos.

A great example of a person who completely bought into this philosophy was Wayne Gretzky. (Full disclosure, I had a giant man-crush on No. 99 as a kid...but I digress.)

“ Wayne Gretzky was the NHL’s all-time leader in goals as well as assists, but he had twice as many assists as he did goals. I asked Wayne about that and he said, “A goal makes one guy happy, but an assist...that makes TWO guys happy.” How cool is that? ”

“The Great One” was a giver, not a taker—and that’s why he was beloved by his teammates. He made everybody else better around him because of his selflessness. Who are the givers on your team?

Another big factor in creating chemistry on successful teams is having “plus players” on your roster. In hockey there is a little-known metric called the plus/minus that might be the most important statistic in the game. Here’s how it works: every time you’re on the ice during a game and your team scores a goal, you’re plus-one. Every time you’re on the ice and the other team scores a goal, you’re minus-one. At the end of the season, if you’re plus-50, you’re a rock star and you’re going to make millions of dollars. However, at the end of the season if you’re minus-50? That means you’re a selfish, one-way player who doesn’t want to sacrifice your body by playing defense—ultimately resulting in either a demotion to the minor leagues or worse yet, being cut. Ouch!

Bobby Orr, arguably the greatest defenseman of all time with the Boston Bruins, won the plus/minus crown a record six times. Six! Bobby was without a doubt the most respected player on his team because of his willingness to do the dirty work and be a two-way PLUS player. Plus players create good chemistry, build team morale, and most importantly they deter drama.

Plus players are infectious... in a good way. Minus players, meanwhile, are also infectious... but in a bad way.

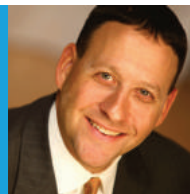


As leaders, you need to identify and get rid of your minus players. It’s not easy, but they’re dead weight and their negativity will eventually consume all of your time and energy.

Here’s the bottom line for YOUR team: you want to fill your roster with GIVERS and PLUS PLAYERS—people who are selfless, willing to come in early, stay late, and lead by example. They will have a positive and nourishing influence on the rest of your employees that will ultimately allow you to focus on profitability and customer service. And isn’t that what great team chemistry is all about?

Here are three characteristics to look for in creating chemistry for your team:

- ➔ Get people out of the office to see which ones are friends and which ones create drama.
- ➔ Find “plus players” who are givers, not takers, and watch their infectious enthusiasm permeate throughout your organization.
- ➔ Remember it’s not always about getting the BEST players, but rather the RIGHT players for YOUR team culture.



The best-selling author of nearly 50 sports books, Ross Bernstein is an award-winning, Hall of Fame, peak-performance business speaker who’s keynoted conferences on all seven continents and has been featured on CNN, CBS This Morning, ESPN and Fox News, as well as in *The Wall Street Journal*, *The New York Times*, and *USA Today*. He’s spent the better part of the past 20 years studying the DNA of championship teams and his mission whenever he takes the stage is to get his audiences all thinking differently about what it’s going to take to raise their games to the next level. Ross will be keynoting The Best Banks in America™ Super Conference in April 2022.



# “Did you hear the one about the guy...”

Did you hear the one about the senior lender who goes to his boss and says: “We can do the deal as long as we can **match the rate?**”

Although it appears as though I just started a joke and never finished it, the unfortunate reality is that there is no punchline. There’s nothing very funny about this because it’s a scenario that plays out in community banks across the country every ... single ... day.

The truth is that **matching rate is just a desperate race to the bottom.**

Deep down, everyone knows it, but they keep playing the same losing game. **HOW** to stop playing that game is the real question.

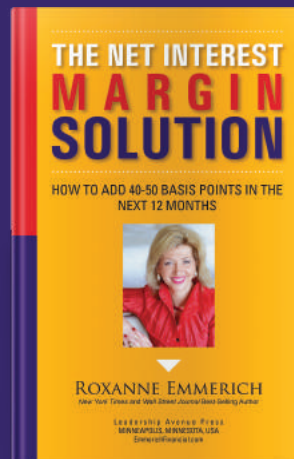
“ Our net interest margin is now over 5.0—an increase of over 40 basis points in the past year. We realized our three-year goal for net income in the first year working with The Emmerich Group.

—Chris Floyd, President & CEO,  
First National Bank of Syracuse,  
#2 on 2016 SNL Top 100 under \$1  
Billion, 2019 Extraordinary Bank  
of the Year™

Now, More Than Ever,  
Commanding Premium  
Pricing With Safer  
Credits Is the Answer to  
High Performance



Lemming (noun)—a small mammal usually found in harsh, inhospitable environments. A popular myth holds that when facing untenable competition for resources, they panic and follow each other over cliffs to their doom.



Job #1: Change  
the Pricing  
Equation...

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To qualify for this valuable FREE copy of “The Net Interest Margin Solution,” you must be a senior vice president or higher in a community bank with assets of \$150 million or more. If you meet these criteria, don’t wait—discover how to finally get the pricing you deserve today!





Banks maintain the maverick model of people competing against each other instead of leveraging self-interest within a team so that everyone wins. When everyone wins, the bank wins AND the customer wins.

What's more, people feel more successful and smarter as team members when they feel they are leveraging the knowledge, skill, and talents of the entire team for their own benefit as well as knowing how it all ties to overall profit.

Years ago, *Harvard Business Review* provided statistics that proved what managers already knew and have been discovering the past few decades: teams are much more effective than maverick salespeople IF done correctly.

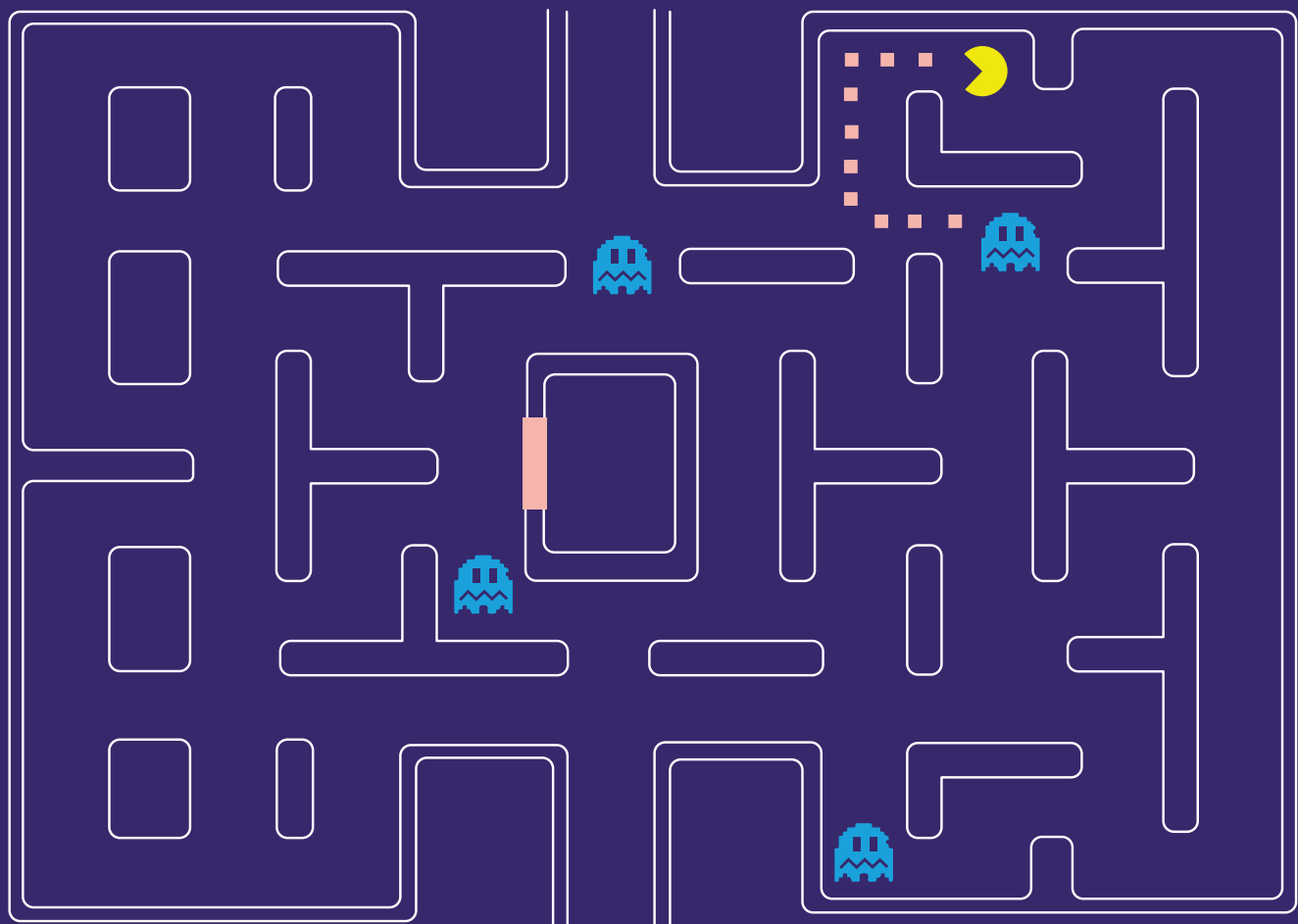
Yet most banks that have what they call team selling have absolutely no idea how to do it. They don't know how many and who goes out on the first call. How to prepare. What role will each person have? What happens between the first meeting and the second meeting so that they are assured a 90 percent close rate even if the client said they "loved their current bank"?

Who are the new and different team members who might be part of the second meeting? What are each of the steps in order to assure that rate isn't a problem and that they get the entire relationship along with that 90 percent predictability of close rate?

Continued on page 28 →



*So, what's the solution to the maverick model and "new-guy-itis"? Focus on **systems** and **team dynamics** that will bring results instead of feeding cults of personality.*



## UndifFLUentiation

Sure, bankers are not known for being terribly creative or expressive, but this is ridiculous...

It seems like a bad flu that most of the industry can't seem to shake: it's the same tired phrases banks use in sales conversations.

"We've been around for x number of years."

"We have good service."  
"We have good people."

Even if any of that is actually true, **no one believes it because everyone says it.** Zero differentiation.

It's just become white noise and has lost all of its meaning after decades of overuse.

Now, you *might* be able to squeeze a few basis points out by doing that, but you need 100-150 basis points to really get to the point where you can achieve high profitability with low risk.

## Banker Atrophy

There is a premise in banking that is fundamentally flawed: in order to develop newer people into top "superbankers" who will have the right impact on the bank's bottom line, it takes 10 to 20 years to shape their careers.

It appears to make sense: everyone has accepted the premise of "10,000 hours" required to master any skill to the level of genius.

That said, one of the biggest mistakes with this is the assumption of timeframe. **Banks are not developing new people fast enough.**

Most banks see that as a pipe dream: develop a new banker in a matter of 9 to 12 months instead of years and decades? "No way," they say, "Can't be done. Let's not even try."

Most of the time, this is just an excuse as to why they're not investing properly in their own people.

It's been a vicious cycle: Companies went from hiring and holding people for 40 years and handing them a gold watch at retirement to the very easy way to cut costs: just hand out pink slips during difficult times.

But now that employees are doing the same thing in response (looking out for their own careers and putting their own interests first), it has become a well-worn excuse for companies and banks to avoid spending any money at all on the development and improvement of new hires.

But this isn't your fault, either. It's not as though you haven't been trying. Most of the blame goes to the sales training companies that couldn't get it done (yet banks are contractually obligated to pay them through their entire contract regardless of their conspicuous lack of results that are inevitable). Ask any bank CEO who has tried it—they'll tell you it didn't work. If it never works anywhere, why do new banks keep trying it?

Before coming to us, bank CEO Wally Dwyer from Main Street Bank and his president, Ellen Dorian, had just fired two sales training companies that they invested in heavily. For some of our clients, working with us can feel like a final Hail Mary before giving it all up and selling off. The others couldn't get it done and they've been burned over and over again.



Ellen reports moving the cross-sales needle from

3.2 to 4.82 in 9 months...during a pandemic, no less.

They said it well: "Our employees now understand that cross-sales is a measure of trust, which aligns perfectly with our vision that 'every customer feels like our only customer.'"

To keep this conversation going and find out more about how to ethically steal your competitors' best clients even if they're not looking to change banks (and close them 90percent of the time), make sure you get registered for The Unstoppable Loan Growth Masterclass and Summit. The summit will take place during our first post-COVID Best Banks in America™ Super Conference on April 21-22, 2022.



April 22, 2022

Naples, Florida

To register, visit [EmmerichFinancial.com/Unstoppable-Loan-Growth-Mastery-Summit](https://EmmerichFinancial.com/Unstoppable-Loan-Growth-Mastery-Summit) or scan the QR code with your phone camera.



Roxanne Emmerich is the Founder of The Institute for Extraordinary Banking™, Editor of *Extraordinary Banker*® magazine, and CEO of The Emmerich Group. For nearly 30 years she's shaped the thinking and the results of The Best Banks in America™. She can be reached at: [Roxanne@EmmerichGroup.com](mailto:Roxanne@EmmerichGroup.com)

# Dozens of bank CEOs asked the exact same question...

Why is it that your approach always works when everything we tried before didn't work?"

Find out why...



**3/16/2022**

If you're tired of matching rates to keep deals, your entire executive team needs to attend this together. Discover the blueprint that hundreds of banks have used with consistent results—from 40 to 200 basis points improvement in NIM in just a few short years WHILE they improved the quality of their portfolio.



**11:00 AM CST  
Never Match  
Rate Again  
Masterclass**

**5/12/2022**

In a world where the competition for good employees is beyond what we've seen in decades, can you really afford to listen to the "it's good enough" lie?

Let's face it. If you're going to thrive in 2022-23, you've going to have to take your culture to a level you never dreamed possible.

Forget all the trite gimmicks, military speakers (nobody wants orders shouted at them), and all the other false attempts that haven't gotten the job done. EVEN if you have a great culture now, if you're not paranoid about what comes next, you'll need to pull your head out of the sand while there is still time to implement proven culture-building systems.



**11:00 AM CST  
A Culture  
That Rocks**

**Masterclass: A Results-Rule Accountability System That Builds a Workplace Where You and Your Customers Love to Be**

**7/21/2022**

Most bank execs say their difference is "we have good people." But what about when good enough isn't good enough to go forward for what's next?

Let's face it: there is a small group of results-oriented, ambitious, elite banks that are pulling ahead fast—achieving epic NIM, ROA, growth, and safety so far beyond their peers that their peers are suspicious they're doing something funky.

What they're really doing is breaking free of the shackles of the beliefs about how to manage their banks that keep them battling "average."

Can you really afford to not have your entire executive team know what those banks know? With the rapid increase in acquisitions of "average" banks, if you're not in the top 5-10% of peers in every key metric, your board wants you to be nervous and moving fast.



**11:00 AM CST  
Secrets of Elite-Performing,  
Results-Driven Banks  
Masterclass: What the Top Five Percent Know That Others Don't**

**8/18/2022**

Fewer than 3 banks out of 100 have a strategic plan that will optimize their performance. What are the rest doing that's wrong? If you don't get that question answered, you shouldn't be surprised when you fall behind this year.

Regardless of how hard you work, if your strategies aren't optimized, you're treading water.

Explore a strategic planning process of the elite-performing banks that will have you put your "traditional" strategic planning process to bed...for good.



**11:00 AM CST  
Strategic Planning  
Process of the Elite Performers  
Masterclass: The Five Biggest Strategic Planning Mistakes Every Bank Makes (and the Secret Formula to Get It Right)**

**10/20/2022**

If your cross-sales ratio remains below 7 on average, it's time to get honest with yourself—you still have order takers and "your customers" are really somebody else's customers.

As rates go back up, your customers are vulnerable and will drop you like a rock IF you don't have their entire relationship.

So, time's up—you have to get this right this year.

Since most banks have been trying to improve cross-sales for decades to no avail, is it really possible? Find out how over 93% of banks, using this system, are doubling their cross-sales within five months and improving those numbers even more for years. The key is this—it can NEVER feel like sales. Cross-sales is a measure of trust. Find out how.



**11:00 AM CST  
The No More Order Taking  
Masterclass: The Only Client-Depth System Applied by Every Top-Performing Bank**

Visit [EmmerichFinancial.com/2022-Masterclasses](https://EmmerichFinancial.com/2022-Masterclasses) to register for one, or several, masterclasses or scan the QR code with your phone camera.







# ELITE BREAKTHROUGH

# BANKING: REVENUE

# REVOLUTION 2022

## THE ROUND OF GOLF THAT LAUNCHED 1000 CHANGES...

Mike didn't know it yet, but this round of golf was about to change everything.

As the new CEO of his community bank, he had every intention of exceeding expectations. He figured this was a lay-down sale because the prospect he'd be golfing with was very good friends with his CLO.

But things weren't going as planned...

As they talked about financing a big project next quarter, the prospect mentioned a competitor Mike knew to be a consolidator and then the fateful words, "if you can match or beat the rate, let's talk more about it."

**It was a ridiculous rate.**

Mike thought of his team, the constant requests to match rate and complaining about desperate competitors. His typical phrases like "we have good people" and "we give good service" weren't working.

Just then, a couple of other golfers approached them at the next tee box and asked if they could play through. As they

played through, he noticed how effortless their conversation was and was amazed when one of them told the other about a financial decision he was thinking about making and asked his opinion.

**That hit Mike like a ton of bricks: His clients NEVER asked for their advice about a financial decision before they made it. They were seriously lacking in the trust their clients had in his team.**

He instantly realized that if his team had that kind of relationship with his bank's clients, they could ask for and get premium pricing on even A+ quality loans.

His team needed this yesterday.

The good news for you is the secrets you and your team will discover at the **Elite Breakthrough Banking: Revenue Revolution 2022 event.**



We have seen a significant increase in our cross-sales since implementing your proven sales process we learned about at [this event]. We have increased from a **team-wide average of less than 3 to finishing 2020 at 5.91**. We have also seen individual teammates grow from being fearful of “sales” to routinely building customer trust resulting in **individual cross-sales of +10!**

— Donald A. John,  
CEO, Minnesota National Bank



## The ALL-NEW Elite Breakthrough Banking: Revenue Revolution 2022

And it's a lot easier than you think. The answer is...

- **WHAT:** A 2-DAY IN-PERSON INTENSIVE where your Bank Executives will walk away with the exact blueprint to achieve never-seen-before Cultural Performance, Loan Growth, Cross-Sales, and the Best Customer Satisfaction to win the premium pricing war of 2022, 2023, and 2024.
- **WHEN:** June 9–10, 2022 | Naples, Florida
- **WHO:** CEOs, Presidents, Vice Presidents, Top Producers, and Board Members
- **WHY:** You need the blueprint of how to survive, and thrive, in a post-PPP economy

Get ready for 2022. Even if you've been to one of our previous sales and marketing events, it's well worth your time to come back. The problems are new, and the program is new and improved to solve the problems you're facing today. And you might not have time to test your way out of this.

Executive Team Pricing Available



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MAKE THIS THE YEAR NIM STANDS FOR

# “NOTHING IS IMPOSSIBLE”

By Roxanne Emmerich

“Nothing is impossible. The word itself says ‘I’m possible!’”

—Audrey Hepburn, actress and humanitarian (1929–1993)

I’ve been in banking for more than 30 years. Recently, I tried to estimate how often I’ve heard a community bank CEO say, “No matter what we do, we can’t get our NIM out of the 3s. **It’s impossible.**” It turns out that I **can’t** estimate it. The number’s so high I’ve lost count.

Whenever I hear a CEO, CLO, or CFO declare, in front of the team, that banking is a commodity, I am never surprised to look them up a few years later to see that the bank has lost its independence.



## You can’t win the game of banking as a commodity.

Be honest. Have you uttered those words, too? I can understand how thinking it’s true lifts even a tiny bit of weight off your shoulders. Depending on how long and how often you’ve been saying it, your board may have started to believe it, too.

Imagine telling Jeff Bezos, Richard Branson, or Elon Musk that something is “impossible.” You’d be lucky if all you got from them in response was a slow blink as they tried (and failed) to make that compute.

### If we fight for our limitations, we get to keep them.

Our results can never exceed our limiting beliefs. But as Anthony Hopkins’ character says in the movie *The Edge* when he must find a way to kill the Kodiak bear, “What one man can do, another can do.”

**It IS possible to boost NIM by 40 or 50 bps within a year? Most banks would think that was “hype.”**

**But shouldn’t they be curious when hundreds of banks have done it within a year while improving the quality of their portfolio?**

**Dogmatic, “it can’t be done” executives are being replaced by executives eager to find out how.**

That said, it’s **NOT** possible the way most (too many) banks go about it.

### Avoid the Lure of These 7 “Pseudo-Solutions”

We’ve identified seven “pseudo-solutions” that struggling banks tend to try to fix NIM. Each of these can appear to be a good idea at first glance. But none of them—nor any combination of them—will move you toward your “impossible” goal. Avoid the lure of:

#### 1. “Alignment Trackers”

It was a trend a few years ago for banks to purchase a KPI tracking program based on a popular book. The consultants came in. The KPIs were set up.

Then...crickets. No movement of the KPIs.

Sad to say, nothing happens when you have a scoreboard without the ongoing correct education and development about moving the leading indicators that drive those lagging indicators.

A couple of years later, I no longer am hearing from bank executives that they’re trying that. I guess the word got out that tracking without all the other systems is worthless.

#### 2. Sales Training

Sounds perfect, doesn’t it? Banks have spent untold billions on sales training...and continue to do so, **even though it never ... ever ... works.** When I speak to a group of bank CEOs and ask, “Who’s done sales training and is happy with the results?” not a single hand goes up. **Ever.** Sales training in a vacuum without the right strategies, marketing systems, “smarketing,” sales systems and visibility, the involvement systems for new sales team members, etc...well, the list goes on...is like having a hammer as the only tool in your toolbox and wondering why your house is falling down.



### 3. Branding Campaigns

Don't get me started on branding campaigns as a so-called "solution" to a complex issue like NIM. CEOs always proudly proclaim that they can't do anything else because they are doing "branding."

A year later, NOTHING is happening other than the fact that a ton of money was blown and precious time was wasted.

The ability of your people to attract and keep the best customers and what those customers say about you is your brand. How could a branding company ever get that accomplished? They don't. They know nothing of organizational development, strategy, and how to educate people and build the necessary systems. They do make pretty PowerPoints, though. Maybe invest in fine art instead.

### 4. Firing the CLO or Head of Retail

This is the designated hitter (DH) approach. New CLOs and SVPs of Retail sub in for players who aren't getting the job done. All too soon, though, the "new guys" hit the unemployment line themselves...because the people aren't the problem. The problem is multi-faceted and systemic. You can churn players until the cows come home but that won't solve your problem.

### 5. THE New Software

A shiny new CRM system is hard to resist. Execs pound their chests with pride that they are finally going to fix their sales problem.

Until they don't. Software never fixes a sales problem. It's a pedestrian solution.

### 6. Blaming the Competitors

Competitors do what competitors do—they make desperate offers to attract your customers. Listen, if you haven't figured out yet how to hold your line on an extra 100 to 150 basis points, it's not *their* problem. It's time to put your big boy or big girl pants on and admit that you are missing a big part of the equation and time is running out.

### 7. Declaring It "Impossible"

This last one is the pseudo-solution of last resort. And it's understandable when you've tried "everything" and nothing has worked. Now, the next step is to try to convince your entire team and board that you just can't get better pricing. You blame the event, unaware of Resnick's Formula of  $E+R=O$  (Event + Response = Outcome).

Any executive who blames an Event such as interest rate movement, a competitor's moves, or the economy will not survive the scrutiny of a wise board member who should have no ears for anything but how the bank is changing its Response—the one thing it can change—to accomplish the Outcome.

## The Magic of Intentional Congruence and Franchise Systems

Bankers who roll out these and other "new programs" aren't at fault for these failed attempts. After all, they're searching for help, and these all sound like good ideas. Sadly, the hired "experts" often don't understand how to drive NIM, attract higher-quality credits, or get low-cost deposits.

Bottom line: these ineffective and disjointed "solutions" don't work. They can't. Banks are facing problems that no amount of band-aid solutions will fix.



**First, banks have not developed intentional congruence among and between all elements**

These elements include strategy, target markets, differentiation, sales system, people development, stage-appropriate accountability culture, etc.

Second, they have the wrong systems. Ray Kroc, who revolutionized McDonald's, worked tirelessly to perfect the one best system and repeat it endlessly to produce billions in profits.

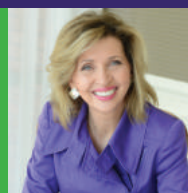
Most banks just keep guessing and have no respect for our abilities to develop or research what "franchise systems" predictably create high performance.

To move forward toward a congruent fusion of all of your bank's strategy, markets, differentiation, sales system, people development, stage-appropriate accountability culture, etc., schedule some time with us at [TalkWithEmmerich.com](http://TalkWithEmmerich.com) and we will identify together at least four differentiators that you can begin to use within a couple of weeks.

The alternative is to hire (another?) branding company, pay them \$500,000, and end up with one differentiator that moves you an inch when you need to go a mile.

If it is scheduled with four (4) executives, the call is complimentary. Fewer than four and there is a substantial charge. The reason for this is that we want to incentivize and prioritize those ambitious banks that want to see these changes in their bank as soon as possible. Those end up being our best, most successful clients, so there's always a good reason for our strategies.

Serious about raising your NIM? You will also want to bring your team to the 7th Annual Best Banks in America™ Super Conference on April 21-22, 2022 and you'll meet dozens of banks that have done it. Visit [ExtraordinaryBanking.com/SuperConference](http://ExtraordinaryBanking.com/SuperConference) or scan the QR code with your phone camera.



Roxanne Emmerich is the Founder of The Institute for Extraordinary Banking™, Editor of *Extraordinary Banker*® magazine, and CEO of The Emmerich Group. For nearly 30 years she's shaped the thinking and the results of The Best Banks in America™. She can be reached at: [Roxanne@EmmerichGroup.com](mailto:Roxanne@EmmerichGroup.com)



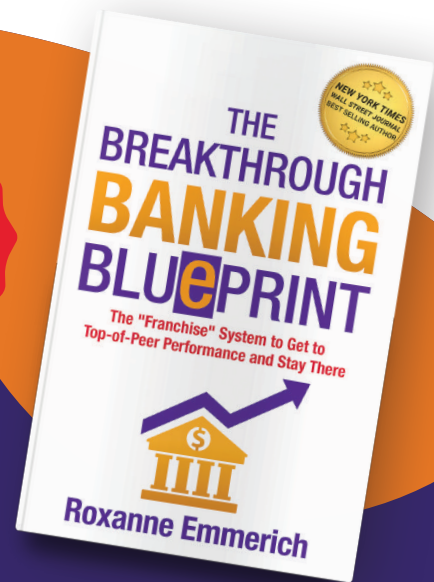
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## WHAT DO HIGHLY SUCCESSFUL COMMUNITY BANKS KNOW THAT THE REST DON'T?

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“

As a leader, you owe it to yourself, your employees, and your shareholders to challenge yourself to reach unexpected success. *The Breakthrough Banking Blueprint* will open your eyes to a new way of being. Using this Blueprint, we more than doubled our non-interest-bearing deposits in three years while growing loans over 40%.

—Lloyd Harrison  
President & CEO, Virginia Partners Bank

”

In honor of Community Banking Month (April), free copies (pay only shipping) of this book are available for *Extraordinary Banker*® subscribers with banks between \$250M and \$10B in assets. (Must be ordered by a Board member or executive officer.) Quantities are limited and this offer won't last forever.

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BreakthroughBankingBlueprint.com or scan the QR code with your phone camera (enter coupon code: EXECUTIVE)

