



Emerging Leaders Insights

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You have to do hard things

By Dan Waldschmidt

You have to make the call you're afraid to make.

You have to get up earlier than you want to get up.

You have to give more than you get in return right away.

You have to care more about others than they care about you.

You have to fight when you are already injured, bloody and sore.

You have to feel unsure and insecure when playing it safe seems smarter.

You have to lead when no one else is following you yet.

You have to invest in yourself even though no one else is.

You have to look like a fool while you're looking for answers you don't have.

You have to grind out the details when it's easier to shrug them off.

You have to deliver results when making excuses is an option.

You have to search for your own explanations even when you're told to accept the "facts".

You have to make mistakes and look like an idiot.

You have to try and fail and try again.

You have to run faster even though you're out of breath.

You have to be kind to people who have been cruel to you.

You have to meet deadlines that are unreasonable and deliver results that are unparalleled.

You have to be accountable for your actions even when things go wrong.

You have to keep moving towards where you want to be no matter what's in front of you.

You have to do the hard things.

The things that no one else is doing. The things that scare you. The things that make you wonder how much longer you can hold on.

Those are the things that define you. Those are the things that make the difference between living a life of mediocrity or outrageous success.

The hard things are the easiest things to avoid. To excuse away. To pretend like they don't apply to you.

The simple truth about how ordinary people accomplish outrageous feats of success is that they do the hard things that smarter, wealthier, more qualified people don't have the courage — or desperation — to do.

Do the hard things. You might be surprised at how amazing you really are.

Dan Waldschmidt, a business strategist, is the author of Edgy Conversations and has been profiled in numerous business publications including Business Week and Business Insider.

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Industry updates

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

- The Senate voted 67-32 on Thursday, Jan. 30, to delay scheduled flood insurance rate hikes under the 2012 Biggert-Waters law. The bill, S. 1926, will delay the scheduled rate increases until FEMA completes its mandated affordability study and certifies it has fully updated its flood maps;
- America Saves Week is scheduled for Feb. 24 - March 1. Teach Children to Save Day will take place on Friday, April 11. These are both great opportunities for your bank to continue its community involvement efforts; and
- With all of the recent data breaches, the Federal Reserve System has released a guide on credit reports and scores. It can be found at <http://www.federalreserve.gov/creditreports/>. This is a great resource to share with your customers as they often have questions about credit reports and scores but don't always ask.

2014 GSB scholarships available

Scholarships are now available for the 2014 graduate banking schools, include the Graduate Banking School at Colorado, Graduate School of Banking-Madison, Graduate HR School-Madison, and the Southwestern Graduate School of Banking at SMU.

The HR School scholarship is due Feb. 14. The others are due March 31. Applications should be sent Janis Reeser at the OBA via email (janisr@oba.com), regular mail (643 N.E. 41st St., OKC, OK 73105) or fax (405-424-4518). The scholarship recipients will be announced no later than April 25, 2014. (The recipient must be from a bank/branch located in Oklahoma.)

- GSB-Madison HR Scholarship – \$925 (one-year program);
- GSB Madison – \$1,300 for each of the three years;
- SWGSB – \$1,000 for each of the three years;
- GSB-Colorado – \$1,250 for each of the three years.

More information and applications are available on the OBA website at <http://www.oba.com/bankers/education.php?action=story&id=3198>

WIN!

Attend one of the February lunches and you will have the opportunity to win a free registration to the 2014 OBA Convention.

MEMBER SPOTLIGHT

Jonathan McCorkle

This month we are placing the spotlight on Jonathan McCorkle, branch manager at Arvest Bank in Oklahoma City.

If you are a Sooner supporter, you'll enjoy hearing Jonathan's stories from his day as an OU cheerleader. An interesting sidenote is his wife, Brittany, was his stunt partner on the squad.

Outside of work, you'll

find him spending time outside, whether on the lake or riding his motorcycle and 4-wheeler.

Some of his favorites include Mexican food, country music and, of course, the great classic film, Dumb and Dumber.

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.

Be an advocate!

Have you ever witnessed a group of people who fought for an issue important to them and made sure others knew about it? Recall in history when women fought for the right to vote. Would they have won the right to vote if they had been nonchalant? Maybe, but it probably would have taken much longer.

One of the best ways for people to fully understand why an issue is important, especially to you, is to be an advocate. As bankers, the issues our industry have and are facing, specifically regulations, should be important to us all. It impacts our business, our jobs and, most importantly, our customers. Without advocates, our voices won't be heard and considered as regulations are developed.

Thinking of serving as an advocate can sound intimidating but you already do it everyday at work when you speak with your friends, family and customers.

But now, it is time to take the next step in your advocacy.

We are encouraging all members of Emerging Leaders to participate in the OBA Contact Banker program. Contact Banker occurs on every Tuesday the Oklahoma legislature is in session. Participants will spend the morning walking the halls together meeting with individual legislators and have the opportunity to sit in on the Senate finance committee. Following that, the OBA will provide lunch where everyone can discuss the events of the morning.

Visit http://www.oba.com/usr_uploads/14contactbanker.pdf to download the sign-up form and return it. There is no deadline to sign-up, we just encourage you to let us know a few days before the day you plan to attend.

If you have any questions about the program, contact Adrian at adrian@oba.com or (405) 424-5252.

As Emerging Leaders, the impact you have as advocates for our industry is substantial.

Emerging Leaders notes

- The next lunches have been set. **Feb. 18** in Oklahoma City and **Feb. 19** in Tulsa. Jonathan Small with the Oklahoma Council of Public Affairs will speak about the importance for being an industry advocate. Visit the calendar on oba.com to register online or download a registration form to mail;

- Plans are underway for another spring lunch, this time in the western region of the state; and

- We are starting to plan social events for Emerging Leaders but want to know what you all would be interested in doing. Call, email or tweet us and share ideas of what types of socials you are interested in having.

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