



Emerging Leaders Insights

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Attack of the cash mobs

By Bridget Jaime, avp - training manager at Citizens Bank of Edmond

Looking for new ways to support the Edmond community and its local business owners, Citizens Bank of Edmond has begun cash mobbing local businesses by giving every employee \$5 or \$10 to spend at specific Edmond stores on specific days. The cash mob campaign was really the brainchild of executive vice president Jill Castilla. Jill has always been a big supporter of small business and the local community, which is only natural since it's her family who started Edmond's longest locally-owned business back in 1901, Citizens Bank of Edmond. "Supporting local" is a big part of the culture at Citizens, so employees have truly embraced the cash mobs and look forward to each one.

Not only are the cash mobs fun and great for morale, but they also have helped employees and the bank create stronger relationships with small business owners and Edmond residents. Local shop owners have loved getting to meet all of Citizens' employees and appreciate all the attention. Several small business owners have seen the impact and exposure the mobs bring and have contacted the bank about making their store the next "victim" of the mob. With social media blasts from the bank and its employees, the excitement and hype behind the cash mobs is contagious. Other community members have joined in on the mobs with Citizens and it is great seeing our neighbors getting involved in shopping local.

The cash mob project was kicked off in honor of Small Business Saturday and really ramped up in the weeks leading up to Christmas. Citizens has already mobbed

quite an array of shops, from our local coffee house, Café Evoke, to a card and stationery gift store, Chirps and Cheers, to an outdoor gear retailer, Edmond Summit Co. Our most recent mob at Cupcakes to Go Go proved very successful when our last employees for the day went to grab a delicious cupcake only to find that the shelves were bare and merely a few small bags of their milk cookies remained. The Citizens Cash Mob cleaned them out.

Throughout the many mobs, employees have said that they have a new awareness of some of the locally-owned businesses in Edmond, such as Best of Books and A Flower Place. Employees were surprised at the variety of goods each store had to offer despite what one would expect from the store's name, something that has already made Citizens employees repeat customers to many of the different mobbed shops. With the new year starting, the Citizens Cash mobs will continue on a frequent basis. Castilla hopes to host at least one per quarter and looks forward to highlighting more Edmond small businesses with the same enthusiasm as the first ones. As a community bank we are a small business too and these cash mobs are just another way we can all help support each other because that's just who we are.

If you have questions about Citizens Bank of Edmond's cash mobs, you can contact Jaime at bj Jaime@citizensedmond.com.

If you would like to share a story about something unique your bank is doing, contact Kristin at kristin@oba.com.

Industry updates

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

- The ABA filed suit in late December in two different courts, arguing regulators should exempt TruPS-backed CDOs from the Volcker Rule. Regulators are required to file their response to the ABA's suit by Jan. 17. However, proceedings in litigation have been delayed following a statement from the Federal Reserve, FDIC, OCC and Securities and Exchange Commission saying a final decision is expected by Jan. 15;
- The Federal Financial Institutions Examination Council released social media guidelines on Dec. 11 titled "Social Media: Consumer Compliance Risk Management Guidance." Compliance Week provides an overview of the guidelines at <http://www.complianceweek.com/banks-get-needed-advice-for-navigating-social-media-dangers/article/325302/>; and
- The FDIC has updated its Community Banking Study with data from 2012. According to the FDIC, "2012 represented the best year for community banks since the onset of the financial crisis in 2007." Read more about the study at http://www.fdic.gov/bank/analytical/quarterly/2013_vol7_4/article.pdf.

Wise judgment: You can only choose one

By Rhett Laubach, co-founder of Personal Leadership Insight
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Your house is on fire and is coming down quickly. You have a spouse and three young children. John is five and in perfect health. Susan is one and in perfect health. JoAnn is three and has a rare blood disease that prevents her from walking. You can only save yourself and one person. Who do you save?

This extreme dilemma is tragic, no matter the outcome. It also provides a canvas to examine five decision-making elements high-level leaders must understand how to deal with every day at work and at home.

1. The facts can't be changed. Reality is the home field of leaders effective at managing critical decisions. Things are complicated enough: creating a reality-distortion field makes zero sense. This requires facing the hard truths head-on, being disciplined to gather all necessary facts and not using assumptions or (even experienced) opinions to fill in too many gaps.

Upgrade your effectiveness in this area by improving (and possibly lengthening) your one-on-one, information-gathering conversations.

2. Every decision has a downside. Decisions create tension and silos. High-level leaders are naturally

equipped, trained and/or emotionally prepared to deal with both the upsides and the downsides of decisions. Be ready to handle them by expecting the downsides, preparing accordingly and not letting fear sway necessary decisions.

Upgrade here by journaling before decisions the steps you will need to take (both actions and conversations) to manage the negative repercussions of the decision. Then take action accordingly.

(I have used the software/service Evernote at www.Evernote.com for six years to journal on my iPad, iPhone, laptop and any computer connected to the Internet. If you're not a free member, check it out.)

3. Some people, projects and processes will benefit from your decision and some won't. Trying to keep everyone happy will not fully satisfy anyone. Many times tough decisions directly involve or leave the impression that you are picking sides.

Success in this area requires being diplomatic with all sides. Don't get too cozy with the winning side and talk openly and directly with the other sides. You can't expect to have the losing sides to like you right then, but you should strive to

demonstrate your logic and reasons to earn (or rebuild) respect, trust and credibility.

4. Your beliefs/values will guide you. One of the most important benefits of being clear, resolute and convicted of your beliefs and values is they provide a firm guide for critical decisions. Of course, the secret is to be disciplined to follow your beliefs and values, but you must have them first. Set beliefs and values that you firmly believe in and that can serve as an inspiration for those around you. High-level leaders don't have the luxury of following mediocre beliefs and values.

Upgrade here by taking a few weeks and reflect on decisions you make. Journal each time which core belief or value guided each decision.

5. As the leader, you carry the burden of making the decisions. True leadership is not easy. It is demanding, challenging and weighs heavy. Accept this burden silently with class and take it for those who can not. Never use the high-pressure as an excuse for poor decisions and never hold others ransom with it. Carry it freely as the price you gladly pay for stepping up and arming yourself with the traits, skills and expertise necessary to make the tough decisions for those around you.



Cristen McMATH

Have you met Emerging Leader Cristen McMATH yet? If you haven't, you shouldn't waste any more time to meet her.

Cristen, teller at FirstBank in Kiowa, will you keep you surprised as you learn about her.

She will quickly tell you that her favorite food is anything her mom makes. Outside of work, she enjoys running, decorating and shopping.

With Christmas as her favorite holiday, there is no question her home was well decorated for the holiday.

Despite having small hands, she claims she can clap louder than any man she has met as her unique talent.

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.

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 in;

- Mark your calendars to save Wednesday, March 26 for the Emerging Leaders Day at the Capitol. Keep your eyes out for more information; 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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