

# Winning Combination: Strategy, Culture, and Process Improvement

June 2025



# What is the Future for Community Banks?




# Current Trends



# Bank Strategy

**A strategic plan should answer these four questions:**

- 
- Where are we now?
  - Where do we want to be?
  - How do we get there?
  - How do we measure our progress?

# Strategic Planning



- Three Year Plan
- Aspirational Goals
- Nimble Action Plans



# STRATEGIC GOAL:

## Continuous Process Improvement

### SAMPLE ASPIRATIONAL GOALS

- Streamline Processes
- Improve ROA
- Increase Profitability
- Unify the Customer Experience



# Action Plan Tracking

File

Home

Insert

Draw

Page Layout

Formulas

Data

Review

View

Automate

Help

Acrobat

Comments

Share

A19

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X

✓

	A	B	C	D	E	F	G	H
1	Reference	Action Plan	Target Result	Priority (H, M, L)	Status	Team Lead	Team Members	Target/Start D
2	1.1							
3	1.2							
4	1.3							
5	2.1							
6	2.2							
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A dark, blue-tinted background image showing a person's hands typing on a laptop keyboard. In the background, a city skyline is visible through a window. A large, semi-transparent blue circle is overlaid on the left side of the image, containing the quote and the author's name.

“

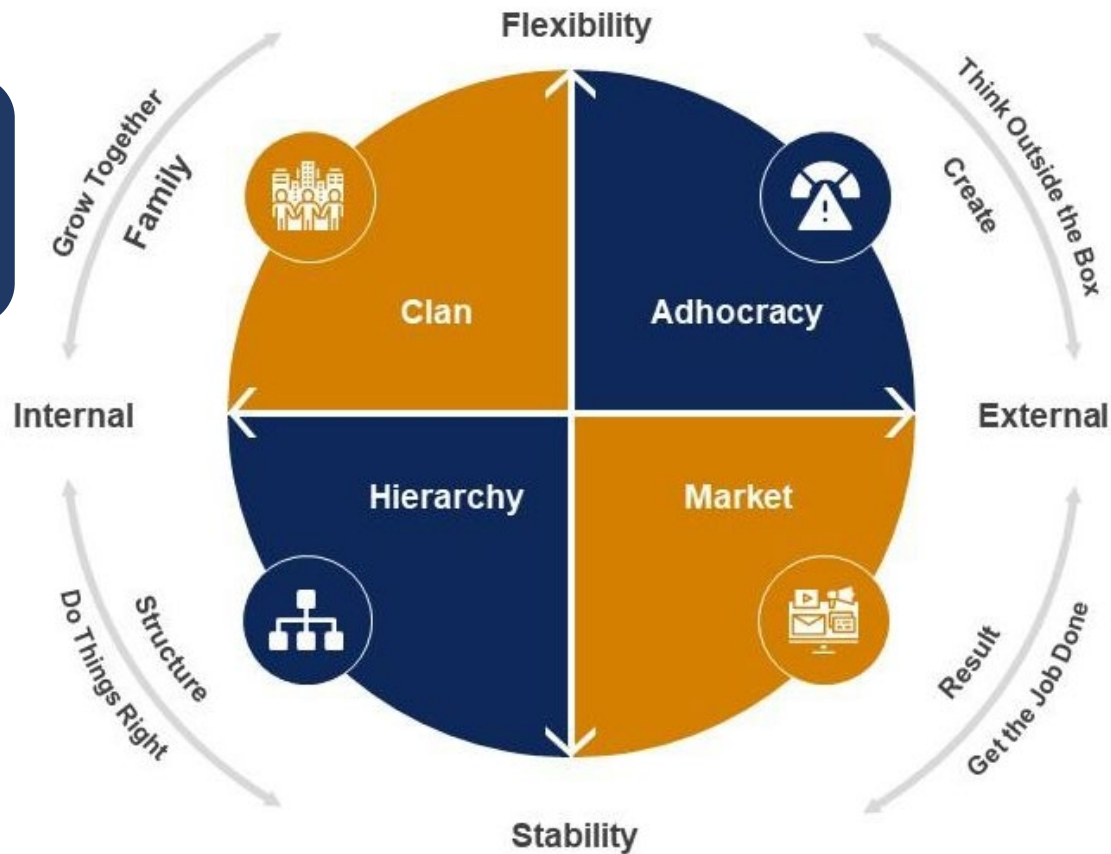
Corporate culture matters. How management chooses to treat its people impacts everything for better or for worse.

”

*Simon Sinek*



# Company Culture



# Why do we care about **EFFICIENCY**?



**Enhanced  
Customer  
Experience**



**Improved  
Employee  
Involvement**



**Reduced Costs  
and Higher  
Profitability**

# A Culture of Efficiency



# Establishing a Culture of Efficiency

- 1 Assess, Measure, and Communicate
- 2 Get Started with a Project
- 3 Design a Structure
- 4 Develop an Implementation Plan
- 5 Develop Progress Measurement
- 6 Incorporate Associate Development



# Efficiency Measurements - Deposit

- ✓ Branch Transactions / month – 2000 per FTE
- ✓ Debit Card Penetration – 90+% @ 1.25 cards/DDA
- ✓ Net New Accounts per FTE per month
- ✓ Debit Card Interchange NBR  
> \$0.34/transaction or 75 bps of sales \$
- ✓ Additional services per existing relationship –  
10 per branch/month



# Efficiency Measurements - Lending

- ✓ Mortgage Originations –  
8/month per MLO  
\$625k - \$1M per MLO
- ✓ Mortgage Processing – 25/month per processor
- ✓ Consumer Loans – 6-10/month per retail lender
- ✓ Commercial Loans - \$45M-\$55M outstanding per LO
- ✓ New Commercial Loans - \$6M-\$12M per LO per year
- ✓ 1 Credit Analyst per 4 Commercial Lenders

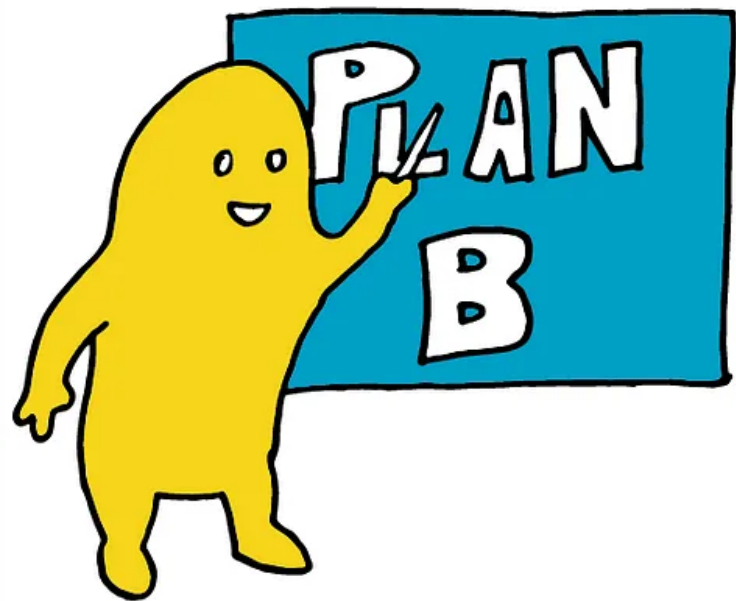
# Establishing a Culture of Efficiency



## Communication Loop to Employees:

- What
- Why
- How

# WHAT YOU SAY



# WHAT THEY HEAR



# Efficiency What, Why, and How

**STRESS IMPORTANCE  
OF GOAL**

**TRAINING**



**DEVELOP AND DELIVER  
BANKING 101**

**REWARDS & RECOGNITION**

## Common Pitfalls

- Overanalyze
- Risk Management/Compliance
- Add Staff
- Delayed Successes





# Winning Combination Takeaways

- Set Aspirational Strategic Goals that include Process Improvement
- Create a Culture of Efficiency
- Efficiency Focus:  
What, Why and How
- Repeat



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