

## Chairman's Message

### **Situational Awareness – Capitalizing on the Goodwill Emerging from the Pandemic**

By GBA Chairman Luke Flatt, chairman, president & CEO, AB&T, Albany

Citizens Bank of Americus CEO Rick Whaley's father-in-law, Melvin Kinslow, was the head baseball coach at Americus High School throughout the 1960s and early 1970s. During his 13-year tenure, he won every region championship and multiple state championships.



I am not an athlete, but I love sports, so Coach Kinslow found a way for me to be a part of the team. It was my job to handle the equipment, tape ankles and wrists and keep the official scoring. It was a special time in my life and I hold fond memories of those days.

High school sports teams in most small towns consisted of some good athletes and a few very good athletes. Rarely was there an exceptional athlete on the team. High school sports teams in Americus were no different; some good athletes, a few very good athletes, but rarely any great athletes. If that's true, why was Coach Kinslow able to win championships so consistently?

There are many of the reasons you would expect. He believed in and taught the fundamentals. He was an exceptional team builder and he was passionate about winning the right way. But the competition usually was fundamentally sound and passionate about winning, too, particularly as the teams moved through the playoffs. So, what was the difference?

Over the years, I have come to believe that Coach Kinslow's unparalleled success was because he was great at situational baseball. As soon as the first pitch was thrown, he could feel the flow of the game. He would observe the depth of the outfield, watch the body language of the shortstop, take note of the tendencies of the first baseman and assess the confidence of the pitcher. Whether to steal a base or pitch out or throw to first or call a squeeze was the result of his situational awareness. As a result, he always seemed to know the action to take and the right time to take it.

In banking in Georgia today, situational awareness can make a difference for us.

We are emerging from the pandemic with the appreciation and respect from our hometowns for our role as economic first responders. We were creative and resilient in how we stayed open without interruption so customers could manage their money. We did an exceptional job implementing PPP with very little guidance from those who created it. We expanded ways to serve our customers such as remote deposit capture, enhanced online banking and electronic document signing. We have been an example of ingenuity, expertise and compassion that our communities have needed over the past twenty months.

All that hard work has paid off. As evidence, look no further than results from a couple of recent surveys.

An ABA survey found that a wide majority of customers were either "very satisfied" or "satisfied" with their bank's pandemic response. And, survey results from J.D. Power's most recent Small Business Banking Satisfaction Study showed that customer satisfaction scores for small businesses that applied for a PPP loan were 32 points higher than small-business owners that did not apply.

These are significant measures of trust and appreciation. So, the question is, "How can we turn all this goodwill into something even more special for our communities, our customers and ourselves?"

One suggestion is to continue to strengthen the personal dialogue with our customers and communities. We've seen the power of actively engaging with them and listening to what they have to say. Only by truly listening to them can we understand their hopes and dreams and wants and needs so that we can craft solutions uniquely suited for them.

Another is to expand how we provide guidance and leadership in making customers and communities aware of resources beyond the bank such as the UGA Small Business Development Centers throughout the state. Many customers are still struggling to reestablish their footing and some compassionate advice and guidance from their banker can really make a difference right now.

We can also work hand-in-hand with customers to help them understand the impact of technology in navigating business. The pandemic has forced technology on so many of us who, heretofore, might have viewed it with skepticism and reluctance. Now, there is no going back and banks can be leaders in how to use technology to enhance access to goods and services.

Finally, on the heels of the pandemic, the situation is such that we can lead much needed change in our communities. We innately know that we all benefit from an inclusive society where everyone has the opportunity to contribute to the good of the whole. Many in our communities simply need a hand up to be productive. As bankers, we can show others what it means to provide a hand up and, in the process, lift our communities to new heights.

Situational awareness was Coach Kinslow's secret sauce and is the difference between being a good team and being a champion. The door is wide open for us as bankers to truly engage and offer guidance to our customers and to lead our communities to new and better days. If we capitalize on the situation in which we find ourselves, we all can experience the thrill of winning a championship!