

**"Work so hard that one day your signature
will be called an autograph."**

»Tim Notke

Eventually Is a Long Time

The debate over the future of branches is nothing new. Decades ago, the debate centered mostly on what future branches would look like.

In recent years, the debate has often centered not on what the branch of the future will look like, but instead whether or not there indeed will be branches in the future.

Smart people can, and often do, disagree on what our future will look like.

In certain speeches, I'm fond of highlighting a typical "click-bait" headline from a popular banking website. That particular headline was "Will Branches Ever Die?"

I like to joke with groups that the answer to that is undeniable.

Yes, branches will eventually die.

Hey, "eventually" can be a pretty long time. Our sun will eventually become a red giant star and will vaporize the

Can We Agree to Be Agreeable?

One of the challenges of having hundreds of thousands of visitors in your city for a Super Bowl is that they all want to go home at the same time.

In retrospect, a 7:00 AM flight out of Houston on the Monday following the game wasn't my brightest idea.

The airline club that I frequent is usually a ghost town at 5:30 AM. That was not the case on that Monday.

As I grabbed a coffee and prepared to put on my headsets, I noticed that the fellow sitting across from me looked familiar. I recognized him from TV, but I couldn't place him.

I was thinking Fox News or CNN. We exchanged good mornings.

He then said, "How about that game, huh?"... and our conversation didn't let up until I had to head to my gate.

He told funny stories about random celebrities he saw at receptions he attended, as well as what the stadium atmosphere was

planet.

However, I am confident that none of us will be around to see it. I am only slightly less confident that none of us will be around to see the “death” of physical bank branches in all its forms.

Saying that, I’m not downplaying the inevitable technological advances that will continue to transform every business you can think of.

But I tire of branch advocates (aka, most actual bankers) in our industry being treated as luddites by columnists and “fintech proselytizers”.

A point I make to my “The future of the bank is a smartphone app” friends is that the future is a big place.

Twenty years from now is the future. Tomorrow is also the future.

There seems to be many folks who are more interested in running imaginary businesses in the future than the ones in front of them today.

I am going to bet on the folks as focused on being amazing at running the organizations in front of them today as they are in running whatever business model may make sense a decade from now.

Sure, that sounds heretical to many “futurists”.

However, there simply is no future for banks who can’t (or won’t) deliver the touchpoints consumers require now, as well as the differentiating customer

like in the 4th quarter and overtime of the game.

He also asked questions about Houston and seemed legitimately interested in comments I shared about Texas culture, the diversity of the local population, and the business climate of Houston.

I realized after 15 minutes or so that he likely figured I knew who he was. By then, it was too late for me to say, “Uh...who are you, anyway?”

When I had to leave, we exchanged pleasantries like old friends and wished each other safe trips.

While getting dressed the following week, I looked up and saw my airport friend on TV. I told my wife, “Hey, that’s the guy I spent all that time talking to in the airport.”

She looked up and said, “That guy? You can’t stand that guy!”

I asked, “I can’t?” She answered, “You’ve screamed more than once at the TV when he’s been on about how clueless he is.”

I laughed and said, “Well, I guess I’m glad I didn’t remember that.”

It reminded me of the times throughout my career that initial less-than-positive impressions of people changed with just a little effort to know them.

Most of us have far more common goals and beliefs than differences. What we choose to focus on tends to determine the levels of respect we show and interactions we have with each other.

Whether it is a difficult customer, challenging

experiences that creates loyalty.

We get to wherever we want to be by doing the best job possible today, one customer at a time.

The customers in front of us today will determine the futures of our companies and personal careers.

Those futures arrive one day at a time. Improve yours by being great at what you do today.

prospect, or frustrating manager or peer... give an honest effort to focus on your common ground a little more often this week.

New and/or more productive relationships are often closer than you may think.

**"Hard work without talent is a shame,
but talent without hard work is a tragedy."**

»Robert Half



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