

THE IN-STORE ADVANTAGE



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"The reason we struggle with insecurity is because we compare our behind-the-scenes with everyone else's highlight reel."

» **Steve Furtick**



A Real Gym of an Approach

I've had a love/hate relationship with gym memberships over the years.

My family and I have belonged to at least five different gyms during the past 15 years.

The pattern tends to be the same. We join, we use them heavily for a couple of months, less after that, and by the fourth month begin asking, "Why are we paying for something we don't use?"

Recently, we again signed up for a family membership at a national chain. The fact that both of our sons now drive themselves helps.

They are getting their...well, my money's worth.

The jury is still out on whether this go-round will be the charm for me. For me, getting motivated to head to the gym is like prepping for a run.

Often, I can come up with a long list of things I'd rather be doing than hitting the track.

The first 15 minutes or so of a run aren't enjoyable at all. Seriously. At all.



Keeping Up With the Times

When an email with a New York Times address hit my inbox recently, I figured it was some sort of solicitation.

It turned out to be from a finance columnist at the NYT working on a story about a new neobank named "Dave."

He wanted to talk to experts named Dave from various industries. (Cute, right?)

My first instinct was, "No, thanks." If my primary qualification was the name my parents gave me, I'd politely sit this one out.

Then, I read a specific thing he was interested in discussing.

He wrote, "I'm particularly interested in your past as a branch banker. So many young people perceive branches to be useless, and I'm curious about whether you think they are right or not (and thus might grow out of neobanks sooner than they think)."

Okay, I was interested in chatting about that.

To his credit, he had read several of my columns and referenced points I'd previously made on the subject.

The minutes after a run, however, are often the best part of the day.

There's a feeling of accomplishment – even when exhausted – knowing you put in the work. The same is true at the gym.

Interestingly, I've found myself thinking quite a bit about business as I've begun dragging myself back to a place I could easily avoid.

I always have something on me that hurts enough to justify skipping it for another day or two or three. Always.

In business, few folks would deny that being ignored or outright rejected is not a highlight of their days.

Unreturned email and phone calls feel like personal slights. Folks telling us, "No thanks" or even ignoring us in person aren't much better.

Being disheartened by those things does not make you anything but human.

It's the ability to pick ourselves up and keep pressing on that matters.

Initial rejections and setbacks are akin to the toughest parts of a run, or the first weights you push when you're just not feeling it, or even the snack you skip when cravings hit.

But you commit to certain behaviors for results you'll see and feel later.

Better physical health is usually found on the other side of what are often less-than-fun activities.

Better business results are usually found on the other side of often confidence-challenging activities.

We don't expect instant results with physical exercise.

Nor should we always expect instant results with business development efforts.

But those who stick with them create much healthier outcomes.

I was reminded of how people are far more interested in speaking to people who show enough respect to have done some homework.

That's true in sales development, business negotiations, and... yes, journalism.

Over the course of a half-hour chat, I noted a changing perspective from my new friend. Early in the conversation, he stated that he had little use for bank branches.

He told me of how awful he found many branches in Manhattan to be.

I laughed and suggested that some restaurants aren't very good, either. That's not a reflection on all restaurants.

As I shared thoughts on why branches and physical access to bankers are actually more of a differentiator than ever, he recalled a visit he made in the past year to "his" branch near his home.

He said, "Yeah, they were good. It was a detailed set of transactions that I really couldn't handle online or over the phone. They were actually pretty great."

It seemed to dawn on him that in a sea of choices, access to that branch has kept him with that bank.

When I asked what the difference was between the branch he praised and the "awful" ones, he paused for a moment and said, "The people."

I shared my mantra, "People don't visit branches, they visit bankers."

He said, "I never thought of it that way. That makes sense." (I love when that happens.)

The value of any branch to customers is not defined by your facilities, but by the helpfulness of your team.

How will you create greater value today?

"Inspiration does exist, but it must find you working."

» **Pablo Picasso**

A promotional banner for the 2021 Virtual Retail Banking Conference. The background is a light teal color with a faint map pattern. On the right side, there is a circular inset image of a man and a woman in outdoor gear looking at a map. The text on the banner includes the event title, the main theme 'NAVIGATING THE FUTURE', and the dates. The FSI logo is in the top right corner.

2021 Virtual Retail
Banking Conference

NAVIGATING
THE FUTURE

September 21-22, 2021

FSI
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Dave Martin, author of [The In-Store Advantage](#), has become one of the most prolific writers in the banking industry. His keynote presentations, seminars, and podcasts have an authenticity and humor that brings teams of all sizes and seniority levels together.

For more info about having Dave or an FSI Consultant speak to your group, email Tina Coleman, tcoleman@SupermarketBank.com or call 800-992-4978.

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