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James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 144th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insights series, and I'm excited to welcome Jack Hubbard to the show. Jack is the chief experience officer at St. Meyer & Hubbard, helping to transform the way bankers hold virtual and face to face trust-based conversations, which is a very important subject, particularly as we're continuing to move through a post-COVID experience into a digital first world. Welcome to the show, Jack. It is so good to have you on today.

Jack Hubbard:

Well, James Robert, it's a real privilege. You have an amazing name in the industry. Everybody in the world knows you and it's a real honor to be on the show today.

James Robert Lay:

Well, thank you. Thank you for the kind of words and thank you for being on as well. Before we get into this conversation around sales and building relationships in a digital world, I'm curious to know what is going well for you right now? What's good personally, professionally? It's always your pick to start.

Jack Hubbard:

When I'm at age 71, getting up in the morning and having a lot of energy to continue to serve clients is a really important thing for me. The other thing that I'm really enjoying a lot is we have 12 people in our business and six of them are either St. Meyer's or Hubbard's. And so what really excites me is to be able to sit down with the family and chat through marketing and sales and training, and everybody brings something so unique to the table. I guess the other thing that's exciting for me and this isn't exciting for a lot of people, but I love seeing the changes that are going on in banking. I think bankers have been forced in a lot of ways to become more entrepreneurial, more involved in technology, which is your certainly level of expertise. And I think we've been forced to be closer to the customer. And all of those things, even though the pandemic has been a horrible situation, have been a very positive, long term end, I think for banking.

James Robert Lay:

Well, you make a great point. The pandemic has been hard. It's been challenging, but I think two mindset when you look for the good, when you look for the opportunities in those challenging situations, you can come out on the other side even better than what you were before. And take yourself for example, I mean, you've been doing one thing, focused on one industry, banking, teaching sales skills, and really doing this in the industry that you've loved since the day that you've joined it as a collector and a loan officer, going back to 1973. Take me back, take me back to 1973. What was life like? What was sales like in banking back then?

Jack Hubbard:

Well, and it goes back farther because when I was very young, my mom and dad for Christmas, I think my grandparents were probably involved in this too, bought me a wall and sack tape recorder. A lot of people will not remember what those were, because we record on our phones now, but there was a huge recorder, tape recorder, reel to reel, and they gave me a microphone. And I was a... always been a big Cub fan. And I always wanted to be the play by play voice of the Chicago Cubs. So I would turn the

sound down on the television, record an inning, listen back to it. And I would do that constantly. And then I did football, et cetera. So when I went to college, that was my whole background and that's what I really wanted to do. But when I graduated from college, I had gotten married in 1972 and I needed a job.

Jack Hubbard:

It was late 1972 and I saw a two line ad in Management Recruiter, is the name of the company. And it was a bank collector. And two line ad, blind ad. And I answered it and I was fortunate enough to get it, get the job, and that's when I started. But to your point about sales, it's interesting. One of my mentors is a gentleman named Kent Stickler who is so famous in the industry and a wonderful, wonderful, amazing man. And he and I used to talk a lot about banking and how we owned in the '70s, 74% of the market share of the financial services industry. I've read a statistic that we're down to 14% or less. And I think, unfortunately, we've let that go. And part of it is hubris. Part of it is when I was in banking in '73 and when I was in collecting and then I got into marketing and sales, I would see people come into the bank and virtually beg for a loan.

Jack Hubbard:

And there were people who were called platform people and they were EVPs and they sat on the platform and the platform was even a step above people. So they'd have to step up or they would have to sit below the platform. And to get a loan, they'd basically had to beg for it, because we were the only game in town. Now it's so much different, and I think it's forced bankers to be a lot more creative. So needless to say, as you mentioned, since 1973, sales have just migrated so fast. But I think one of the challenges, and I think I see this, especially in community banking, is that a lot of bankers are still living in the dark ages. I'm grading papers now, James Robert for LSU Graduate School of Banking. And it's fascinating to me how some of these community bankers in small banks, 750, a billion, less than that, they're still in the dark ages as it relates to sales. And we better wise up or our industry is a dinosaur if we're not careful.

James Robert Lay:

Yes. Because to your point, this idea, being in the dark ages, we've seen the transformation exponentially increase over the last 18 months as a result of the pandemic. Change was already happening before changes in technology, which was driving changes in consumer behavior, the way they shop, the way they buy, which was driving changes as a way of competition, i.e. FinTech. But the last 18 months has increased the transformational speed, moving from the physical world of brick and mortar and great point on like even the idea of the way that branches were structured, the platform, elevating people, people having to step up to that level or be below it.

James Robert Lay:

That's not the case anymore. What have you seen looking back, not just over the past year, since '73, but really just the last 18 months of the exponential changes, the exponential transformations when it comes to sales, particularly when we can't see people? People don't come into the branch anymore. If they do, they're already 80% of the way along a buying journey, they just need to get a little bit more confirmation.

Jack Hubbard:

Back in the late '80s, when deregulation happened, bankers really wanted to have control, give us control of our industry. Because we used to operate in what we used to call a 3-6-3 rule of banking. Bring it in at three, lend it out at six and be on the golf course by three o'clock. You had to be a complete idiot or a complete criminal not to make money in banking back then. So when the '80s happened and deregulation happened, everybody liked it, but nobody knew what to do with it. So the elephant in the

room was okay, there's deregulation. We can do whatever we want, but what do we do? And I think that's the same thing that happened in the pandemic. We knew we had to do something, but we didn't know exactly what. I would say that the government helped us out a lot with PPP process.

Jack Hubbard:

At least we had a process that said, okay, the government is going to guarantee all these loans. What we now have to do as banks is to scramble around and figure out how to book them and how to fund them, and we did. In a very short period of time, we were able to ramp things up. I'm on the board of directors of a community bank of a member of the Wintrust family of banks. And we ramped up really fast. We had over 250 people on this thing and we knew that this was a great opportunity. So bankers got to do what they really could do, which is to be innovative, put things together that were much more client-focused. And I think the other thing is it forced even the smallest banks to look at, I'm sure you saw this in your business, it even forced the smallest banks to think digitally, because customers couldn't come into the bank.

Jack Hubbard:

We couldn't come into the bank. So how are you going to do banking without doing it electronically? And I think firms like yours, other third party vendors, FinTechs et cetera, have really forced our hand in a lot of ways. And I think it's really good. I think the real challenge with this James Robert is that a lot of bankers, I believe, want to go back now to the good old days. Well, the pandemic is over, but the fact is it's not. The customer got a whiff of technology. They know how to use digital banking now more than ever before. The branches will still be relatively viable, but the customer now is in control. And when you asked about 1973, I think that is the biggest difference. Bankers were in control in '73. In 2021 and going forward, the customer has all the control.

James Robert Lay:

Yeah. And that's because of these little devices that we carry around in our pocket. We could get access to any information that we need. And a personal side on this, it's one of the reasons that I have uninstalled Safari from my iPhone, I've uninstalled email, I've uninstalled social media. So in essence, I have a dumb smart phone, because I found for me personally, it was just too much. And so it was creating addictive behaviors, personal side on that, but it's where you do. I love to learn. And so if I wanted to find something out, what do I do? I Google it. But when that takes away from the relationship that I have with my wife or my kids or those that I'm around, we have to master technology so that technology does not master us.

James Robert Lay:

And I think that's... You mentioned something to start, entrepreneurial, innovation. The pandemic has been a forcing function. And I always like to play games when I'm coaching a financial brand. Let's assume X happens over here. Let's say, assume you lose this capability. What would you do to pivot and work around that? And that's what we've seen here with the last 18 months. And I think too, you're on to something where the consumer's in control. And if the consumer's in control the idea, that very word, sales, maybe that's going through a transformational experience. Because one of the things that you talk and write a lot about is building a performance culture, not a sales culture, but a performance culture. What's the difference between a performance culture and a sales culture?

Jack Hubbard:

Yeah, that's a great question. And it's not a spin. It is a subtlety. I believe, and when Bob St. Meyer and I started the business in 2000, one of the things that we said was, we're going to take several words out of our dictionary. Retirement is the first word we took out of our dictionary. The second word is, phrase is

cross-selling. We never believed in it. I think it makes the customer a victim. We like cross-solving. We don't like sales cultures for the same exact reason. And there have been some organizations that have proven the customer is a victim and that sale is everybody's name. So the difference between a sales culture and a performance culture is subtle, but it's important. Banks have spent billions of dollars on sales training events. They buy motivational speakers, they buy things in a box.

Jack Hubbard:

They look at a video and think they're trained and they're not. We believe that a sales culture is rest on a learning organization. Those organizations that decide that they want to make sure that their people have the tools and resources forever to make change on behalf of the bank and the customer. And part of that is, in a sales culture for example, the CEO is involved, many times. And the CEO's involvement is I'll sign the check. I always tell the story, at Graduate School of Banking, the difference between involvement and commitment, you know it if you had great bacon and eggs for breakfast this morning. The chicken was involved, the pig was committed. And we need commitment. And so, in a performance culture, everybody, from the top down, not only goes through the training, but has the accountability at the end, at the back end.

Jack Hubbard:

And that's another difference of a performance culture. In a sales culture, we do a lot of sales training. We spend a lot of money. There are a lot of great companies out there that do that. In a performance culture, everything after the training has the meaning. It's all about the coaching, the counseling, the mentoring, the reinforcement of sales leaders. And I think the last thing I'll mention about performance culture versus sales culture is the term flexible consistency. We've got a lot of organizations and you work with them too, that have pretty extensive footprints. Some of those branches are growth oriented branches, where they don't have much market share. We need to have someone in there that's a real sales-oriented person. Then we have a balanced market where we have some good market share, but it's still growing. We need somebody in there that can sell and serve.

Jack Hubbard:

And then we have retention markets where we don't want to lose any customers. We want to provide great service. That's the flexibility. But the consistency is, this is our culture. This is our first national way of doing business. You're going to run a meeting in a retention branch. It's going to have the same backbeat as a growth branch. Your subject matter's just a little bit different. Here's one final thing, James Robert, in a sales culture, we count tick marks. How many meetings did you do? How many calls did you make? None of that is really important. What I care about is when you do a call, how good is it? When you do a team meeting, does somebody leave with more than they had when they came into that meeting?

Jack Hubbard:

When you have those kind of things working on, you have a performance culture, because here's a fact, nobody wants to be sold to. Your customers don't get up in the morning and say, geez, I hope somebody sells me something today. But they do want performance. We want performance as a bank and as an individual, you and I want to perform every single day. That's a difference.

James Robert Lay:

That's a great point. And I want to come back to something that you shared, because it's key. A performance culture, I would say is even rooted deeper in a culture of continuous learning, continuous education, continuous optimization. And one of the things that we teach are the four growth environments. You can be learning, you could be thinking, you could be doing, you can be reviewing.

Where people get stuck is in the doing of anything. It doesn't matter if it's in digital or technology, doesn't matter if it's in sales. And so it's important to create space and time to review what you've done, learn through the experience, gain some new insights, think about those insights and how they can apply to your next iteration of doing. So, you're always learning, you're always being even better than what you were before. And I think that's where I'm interested to guide this conversation with you.

James Robert Lay:

Because one of the things that you've done is you have training. You've optimized your training even for a digital world. And one of the elements of subject matter is remote relationship development. And when people either A, cannot, as we saw with the pandemic, come into a physical branch to build a relationship or B, now probably going forward, will choose not. Now, they have the option and everything comes down to choice, but I think when we lose that power, that control, people, as you mentioned before, are empowered. How might financial brands build relationships with prospects, build relationships with customers in a remote digital world?

Jack Hubbard:

Well, first I think it's the realization that we are in a hybrid selling economy forever. People talk about the next normal, I like to talk about it in terms of the forever normal. And I think unfortunately, and this goes back to our conversation about banking. I think too often, what happens is bankers get lull to sleep like, okay, this too shall pass, things will get better. The fact is that there are going to be more variance, the kids are going to come home sick from school, there is going to be a winter storm in Boston. And we have to get our bankers to realize that when they're home, they still can be productive. And to your point of doing, I like to call it execution. They can be executioners when they are at home in doing remote kinds of things.

Jack Hubbard:

So hybrid selling is here to stay. Unfortunately, what a lot of bankers haven't thought about, we did a study. We found that 70% of banker executives said that they had not provided the tools, training or resources to bankers to be successful in a hybrid environment. So we still are in this mindset of, well, this is going away, we're all back to the office. But here's a fact, if you look at any study, 70, 80, 90% of people are going to work from home. At least one, if not two or three days a week. Those are potential buyers, the banker is not going to be able to go to their home, likely to make these calls. So what we have to do is we have to realize that hybrid selling is a going forward situation. And I kind of think there's four areas that are really critical in this. One is the technology skills. You have mastered the technology.

Jack Hubbard:

You are a master of technology. At age 71, I know enough to get, run a Zoom meeting really, really effectively. And I know enough about the technology and I know enough about the technology related to a conversation around lighting, audio, cameras, positioning, things like that. I know enough to be able to do that. We need to help our bankers with that. The second thing is the conversation itself. We can have incredibly effective conversations as we're doing today on a virtual meeting. So we need to teach bankers, how do I ask really good questions without constantly looking down at my paper? How do I take notes without doing that? The third thing is when a partner joins, what happens if your wife would join us on the call or one of your colleagues or my daughter-in-law or my son? Well, if this was a sales conversation, now it gets much more complex.

Jack Hubbard:

There needs to be additional rehearsal, and we need to understand, well, who's going to take it from here. Who's going to show the leave behind. Who's going to use the whiteboard, et cetera. And the last

thing, and we talked about this and I'll be brief, but it's all about sales leadership. It's understanding how to lead people in a remote environment, how to keep them engaged, how to coach them. We have a very, very large client. I was running a Zoom meeting with them late in 2020. And I said to them, so treasury management, hundred people, sales people. How likely is it that you record your meetings on a call so that you can coach to them? The head of treasury management didn't even know that you could record meetings on Zoom. So we need to help leaders get better at coaching and using the tools of their trade so that when a hybrid environment happens and it's going to happen forever, that our bankers are effective at that.

James Robert Lay:

Wow. We could literally could probably just do an entire conversation around those four points and go super, super deep there. I want to roll back on one, the idea of technology and even coaching. Chorus AI, Chorus.ai. Are you familiar with Chorus.ai?

Jack Hubbard:

Not heard of them, no.

James Robert Lay:

So Chorus.ai literally tech a conversation, transcribes it in real time. So now the conversation that you and I are having, now, we have this documented, what does that do? That we can then pull out key points, throw that into a CRM. That then increases CRM adoption because one of the things that we're finding is why does CRM, why has it been a horrible experience? Well, we use Kolbe as a measure of a person's natural operating system. And it looks at the cognitive part of the brain, not the emotional side, not the intellectual side.

James Robert Lay:

And so it looks at four areas, fact finding, follow through, quick start and implementer. And what we're tending to find is those who are in sales have a higher natural initiating quick start and a lower follow through. So now you're saying, I want you to follow through and put in all this information into the CRM. Well, that's outside of my natural operating strength. I can do it, but it's going to make me tired and grumpy. Now that's where the technology can be the bridge to get the information, the conversation that we're having and move that into the CRM so that we can then take that and actually take some action. So a little bit of an aside of even just technology here in real time into what some of the opportunities are to take things and make them even better going forward. You mentioned some.

Jack Hubbard:

Well, let me jump.

James Robert Lay:

Oh, go ahead.

Jack Hubbard:

Let me jump in and give you a customer spin on that. So let's say that you had, I believe you said Chorus.ai or IO or whatever. If they were to transcribe this, we were to transcribe this call and you were a potential customer, what I could do as a banker then is I could take those notes, copy a few of them, make a salient points back to you as a customer, we call it a conversation recap. Then here's what I can do. Since I've copied you the customer, because that's your information and you should see it and probably no other banker is sending a follow up that way, I can also copy that information, paste it into the CRM, and now I have my call report all done. I've done double duty in half the time.

James Robert Lay:

Well, here we go. We're actually creating solutions on the fly together, which is why I love doing these conversations. Because it really, I mean, this to me is the future of banking. It's collaborative. It's bringing the best of all these different thoughts, all these different areas of functionality and expertise in unifying. Because I think when you think about marketing and sales, historically, they've kind of been at odds with each other. I don't think that can be the case anymore. Marketing and sales must work hand in hand together because there's a little bit of overlap. Marketing creates the awareness. It controls the positioning in the marketplace and it generates some leads specifically digitally. Who's going to pick those leads up. It's got to be the sales team. That's where their expertise is.

James Robert Lay:

You mentioned something here about working remotely, building relationships remotely. Let's get the load down on LinkedIn. It's a growth area. It's a growth opportunity. It's a little bit of marketing. It's a little bit of sales. It's kind of that hybrid approach of growth. You've spent a lot of time in LinkedIn. I mean, you even have your Jack Rants, which I highly recommend people subscribe and listen to, to continue to learn from you. But what's the low-down on LinkedIn here for salespeople?

Jack Hubbard:

Well, there are a lot of myths around LinkedIn, James Robert, especially in banking. Bank presidents will say, well, if my people are going to be on LinkedIn, the recruiters are going to find them and they'll quit. Well, they're going to quit anyway if that's the culture that you've put into environment. It's Facebook for business, so I'll put my picture of my dog out there. There's a lot of myths. Here's a real tragic fact. The average banker is on LinkedIn 17 minutes a month. The average high performing salesperson is on two hours a day. I live on LinkedIn, not to sell, but to provide value. So, we, as an industry, need to do a much better job of helping bankers understand how to use LinkedIn as a value, education and connection tool, because you can indeed build partnerships on LinkedIn.

Jack Hubbard:

I'll give you one example of how we've taught bankers how to do this during the pandemic. If you take out your phone and you have your LinkedIn app on your phone, what you can do is actually send a video message out to anyone that's a first degree connection with you. So during the pandemic, the first thing I wanted our people to do is to talk to all of our clients via LinkedIn. And we wanted them to send out messages. It's between six seconds and a minute. It's not about pushing product, it's not about talking about the bank, it's how are you doing? Hope you're doing fine. Want to let you know, we're all okay here. If there's anything we can do to help, let me know. And if they need content, I'm huge on posting content. I do at least once a day, maybe twice a day, I'm in LinkedIn groups, et cetera.

Jack Hubbard:

The little subtleties around LinkedIn can really help a banker make a huge difference. And I still think of all the industries that I know, we are the most far behind on this process. And when you talk about prospecting, LinkedIn has an amazing tool called Sales Navigator, which in my mind is the greatest prospecting tool ever created by humans. There is no reason to ever buy a list again. You can go live with your LinkedIn and you can do a search and you can narrow it down to a block by industry. And you can say, I want to talk to those people and they're living humans who actually work at that business. Those are the kind of things, and I love what you said about sales and marketing working together. It's a smarketing approach. Marketing needs to help bankers with their LinkedIn profiles and leads and things like that. Bankers need to take control. They need to execute on their own.

James Robert Lay:

Kerry-Ann Betton Stimpson, and you and I were talking about this before we hit record. There's an interview that I have from you from 2014 at the Financial Brand Forum in Las Vegas. Kerry-Ann was also a part of this conversation as well. And she is now, she's the chief marketing officer at JMMB Group. She's been on the podcast before. And one of the things that she's doing is she is working to, as a marketer, as a CMO to empower her bankers to build personal brands. Because I see this, honestly, this is the future of marketing. Over the next 2, 3, 5 years, particularly as data privacy continue used to be a hot topic. We're seeing the changes with third party cookies, we're seeing the changes with the inbox and the iOS 15 update.

James Robert Lay:

If marketers become blind, then what's the best marketing channel in the world? It's people. And I mean, even just recently had a conversation with Natalie Bartholomew, the Girl Banker, and her quote was this, people bank with people, not with banks. As a banker, there's an immense amount of opportunity there to establish yourself as a trusted individual in this space. You're echoing her. She's echoing you. Let me ask. What's the roadblock? What's holding bankers back from really moving forward and capturing some of this opportunity here?

Jack Hubbard:

And by the way, when you mentioned Natalie, she just joined Jill Castilla down at the bank in Oklahoma. And I think one of the things that bankers that I see when I teach banking schools is little community banks like that. And they're not little, they're three, four, 500 million. They constantly have pity parties for themselves. And it's unfortunate because like the LinkedIn, to answer your question, I think community bankers' biggest problem is between their ears. It's their belief, their belief system, that LinkedIn is a recruiting tool. It's not. Their belief is that if I'm on LinkedIn, I'm going to be viewed as salesy. That if I connect with a bunch of people on LinkedIn and I connect with my competitors, they're going to know who my customers are. Those are all myths of LinkedIn, just like we're too small to be able to do this. You've clients that you've worked with that are very small community banks, and so do we. It's all about attitude. It's all about what's in between your ears.

James Robert Lay:

That's a great point. Because I see that it's the smaller institutions that have a competitive advantage in a model like this versus the larger. Because the larger you get, the more complexity. We had a bank in our program, 23,000 people out of South Africa. And we are talking about this very subject. I said, just imagine you have 23,000 people. If they were to go and post individually on social media, it doesn't matter the channel, I don't care. And let's just hypothetically say you get a reach average reach of a hundred people on that. It's probably be more, but to make my math, that's 230,000 impressions. And then you can multiply that. Technology's it's the multiplier, technology will multiply the good, but technology will also multiply the not so good. And there's that cultural aspect, which is the conversations that we have with ourself up here and overcoming the fear of the unknown, the fear of change, even some of the fear of failures.

James Robert Lay:

On the flip side, looking ahead towards the future. And this has been a great conversation today, Jack, I appreciate everything. What are you most excited about? What are you most hopeful about as you look ahead towards the future when it comes to sales in a hybrid world as you've mentioned before?

Jack Hubbard:

My biggest excitement is when I see young bankers who are willing to take on the mantle of our industry and take it to the next level. And one of those next levels is what we call resource management. The fact that a younger banker will take on the tools and use the tools like you mentioned, the CRM, vertical IQ, providing value. And one of the things that we're talking about is this idea of resource management. How do I become a go-to banker? How do I become a resource? And the younger people that I'm teaching and training really buy into that, because that's the kind of world they want to live in as a customer. And when that kind of thing happens, the banking industry thrives. I always say, if you do a great job for your customers, you'll never have to worry about the competition. You will be the competition. And I'm seeing a lot of younger bankers adopt that mindset.

James Robert Lay:

We mentioned Natalie before, I think about Paul Long as well, who's been on the podcast. I think about Greg Martin and they are positioning themselves as... I see banking as such a noble industry. I mean, we really truly have the opportunity to transform lives. You transform a person's wallet, you transform their physical wellbeing, their mental wellbeing, because a person's mental health, physical health, financial health, they're all interconnected. The research is starting to come out and actually prove that and I think it's something that we all knew all along. But now to be able to quantify that is really important as we move forward together in this industry.

James Robert Lay:

Speaking about moving forward, I want to get really practical here at the end. What's one small step that someone who is listening can take to continue to move forward along just their own journey of growth when it comes to sales in a hybrid world. Maybe they're not in sales, maybe they're in marketing or leadership, but they can pass this along. What's the one small step, because all change, all transformation begins with a small, simple step. What would that be? What's that recommendation?

Jack Hubbard:

Remember this phrase, the buyer has the answers, the seller has the questions. To differentiate yourself in good times, bad times, all the times. If you can ask better questions and be interested, more interested than your competition, you're always going to win. And to do that, you need to be an avid reader. You need to be a learner. Look at books by Anthony Iannarino, Jeb Blount, Mark Hunter, those kinds of authors who are talking about relationship-based selling and asking great questions. Because when you uncover opportunities, you're always going to have business no matter how bad the economy is.

James Robert Lay:

I'll throw out another one on that front, Marcus Sheridan, They Ask You Answer. He's been in a guest on the podcast. Have you read that one, Jack?

Jack Hubbard:

No, I've not.

James Robert Lay:

Put that one on your list. He writes to a general broad audience, but it's so practical, so applicable to what's going on here in banking and he's coming back on the podcast. And he has another book that I think you might find helpful too, called The Visual Sale, which is all this point about technology and getting comfortable feeling uncomfortable. Because when it comes to the podcast and all the video work that I do, people are like you make it look so easy. I've got about 15, 16 years of doing this. I'll be honest, there are some tapes, literally physical tapes, high eight tapes that are floating around to where it wasn't

so easy. And it was multiple takes. And it was a lot of frustration and a couple shots of scotch before some of these takes. So if anything, it just takes practice and give yourself some patience, give yourself some grace with this too, right?

Jack Hubbard:

Yeah. Absolutely right. Takes time, practice, practice, practice.

James Robert Lay:

So someone's listening. They want to continue the conversation with you. They want to continue to learn from you. You've got a lot of great educational resources. What's the best way for them to connect and say, hello, Jack?

Jack Hubbard:

Oh my gosh. Well thank you for asking that. The first thing is connect with me on LinkedIn and message me. I have a lot of connections. I have a lot of followers and I really love the tool. jhubbard@S-M-A-N-D-H.com is the email. And I'm at my desk, 847-717-4328. Always happy to talk banking and always happy to be a resource for anybody.

James Robert Lay:

And Jack Rants too. Where can people find that?

Jack Hubbard:

Yeah, we have a private LinkedIn group called the #rantpack, where I write things every week about sales. We also have a LinkedIn Live program that you're going to be on up called Jack Rants: Live. So just message me and I'll get you into all those. There's never a charge for any of that stuff.

James Robert Lay:

Awesome. Learn from Jack, connect with Jack. I mean, I'm excited with you. The future is very, very bright. So thank you Jack, for joining me up for another episode of Banking on Digital Growth. This has been a lot of fun today.

Jack Hubbard:

Thank you, James Robert. It's a real privilege. Thank you.

James Robert Lay:

As always and until next time, be well, do good and make your bed.