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James Robert Lay:

Greetings, and hello. I am James Robert Lay and welcome to the 147th episode of the Banking on Digital Growth podcast. Today's episode is part of the New Starts Now series, and I'm excited to welcome Kelsey Weaver and Keith Costello to the show. Both Keith and Kelsey are veteran entrepreneurs in the banking space who have each started, led, and have managed multiple brands over the years. Now, they're working together on their next adventure with Keith as the president and CEO and Kelsey on the board of Locality. Now, Locality is a digital community bank on a mission to build better banking as sustainable futures for south Florida businesses. Welcome to the show, Kelsey and Keith. It is so good to have you on today.

Keith Costello:

Thank you, James Robert. Great to be here.

Kelsey Weaver:

Thanks for having us.

James Robert Lay:

Absolutely. One of the things I always like to do is just start things off on a positive note. I want to hear from you both. What's good personally, professionally? What's one good thing that's been happening for you that has you excited and it has you energized?

Keith Costello:

I'll let Kelsey go first.

Kelsey Weaver:

Well, I was going to say I think it's been a big week and a big celebration for things happening for the bank to be official. So we have our kickoff later this evening, so we officially got the approval letter from the FDIC.

James Robert Lay:

That is big news. That is fantastic news. Congratulations on that. Keith, what about you? What's good?

Keith Costello:

Yeah. So excited about that, and we're also simultaneously doing our fundraising. So we have a \$23 million capital goal that we have surpassed in terms of our subscription agreements. Actually, we're over 29 million in subscription right now. So as everybody knows, a subscription is not cash. It's not the same thing, so now we need to get all those funds in. So we're reaching out to all of our investors and saying, "Our deadline is November 15th. We need all the funds to get in." So what happens now, James Robert, it's crazy. There's all these rules. I was just on with our attorney talking about all of these things now that have to occur and it's like, "Within five days of this, you have to do this. Then, after you have to send out a list thing of all your shareholders, and then you have to have an annual meeting 30 days after that." It's a little bit mind-boggling, but it's all fun, and we're working our way through the process.

James Robert Lay:

Hearing you talk through that, you said it's all fun. I think that this is going to be a fun conversation, because it's not every day we go out and we start a new organization, we start a new financial brand or we start a new bank, and this is a journey, particularly with the lens that you're taking. You recently, Keith, shared a quote on LinkedIn from Nelson Mandela, "There's no passion to be found playing small and settling for a life that is less than the one you're capable of living," and I really connected with this personally. I believe growth is a journey. It is a journey from good to great and I know that sometimes, we can get trapped.

James Robert Lay:

We can get stuck in what I call and I'm writing about in the next book, *Banking on Change*, which is what I call the 'cave of complacency.' I know a lot of bankers sometimes get stuck there. Sometimes they struggle to break free from the cave and I want to go back your own mind, Keith. Think about your own journey of growth that you've taken over the years as a banker to keep playing a bigger game. How do you ensure that you have not got trapped, to not get stuck, to break free from this cap of complacency? What have you done, going back to Nelson's quote, to play an even bigger game with all the work that you're doing here, because it is exciting. It is fun.

Keith Costello:

So I think back, because I was always entrepreneurial, but it's very easy when you have a family and you have children and you start to accumulate obligations and it's we go through life and we're not necessarily conscious about and planning every step along the way. So before you know it, you have a mortgage, you have a bunch of kids, so you have all these obligations that occur. So it's very easy to cling to a job of security and to hold onto that and to say, "I've got a good job. I'm lucky. I'm taking care of my family," which is an important thing. I always felt like I wanted to do more, though, and it was interesting because I had the opportunity, so go back to 2007, I'm working at a bank in Fort Lauderdale. It's called the Bank of Florida.

Keith Costello:

The Bank of Florida was organized by some of the most prominent people in Fort Lauderdale at the time, the who's who of the business community. Wayne Huizenga, who a lot of people know, billionaire founder of AutoNation and a bunch of other companies was a shareholder. So I was working at that bank and I was really enjoying my role there when somebody approached me and said, "We want to start a bank in Fort Lauderdale and we need a CEO." At that time I was the chief lending officer. So I was an executive officer at this Bank of Florida and I thought to myself, "I got a good job. I've got," at that time, "I have four kids and I have two ex-wives." I'm thinking to myself, "Oh my gosh, this is a huge risk."

Keith Costello:

I'm 50 years old, too, at the time. I said to the guys, I said, "Listen, I can run your bank and I'm entrepreneurial enough to take that challenge, but I don't want to have to raise money." It's not I think that's beneath me to have to go ask people. I'm a banker. I'm used to people asking me for money. I don't want to go ask people for money. So they said, "Okay, don't worry. We've got all the money raised, all you have to do is run the bank." I said, "Fine, you got to deal. I'm going to jump into this thing." I felt like I was really taking a huge risk, leaving this good job and jumping into a startup at the time, and then we all remember what happened when 2008 came and the bottom fell out on the financial markets.

Keith Costello:

So all of these people that had said they were buying stock and were going to contribute capital to the bank were no longer taking our phone calls and the money evaporated to start this bank. So all of the group was like, "Well, I guess we're going to have to fold up our tents." I said, "I'm all in. I can't fold up

my tent. We have to open this bank." So we continued to persevere and actually, we finally got it raised. It was 12-and-a-half million. We opened in January of 2009 and we were one of the very last banks to open before the FDIC just shut down everything. But the moral of that story is the Bank of Florida that I felt so safe and secure at ended up failing two years later.

James Robert Lay:
Wow. Wow.

Keith Costello:
So you just never know where you're safe and where you're not safe. So as I reflect back on that it turned out to be the best thing I ever did in my career was to leave that job and jump into this other group.

James Robert Lay:
That's a fantastic story, and a lot of lessons to learn from it. If we're going to continue to grow from good to great, to blaze new paths, we have to let go of the past. We can't get attached. For years, I've had this loop in my head. I don't know where it came from, but it says, "Attach to nothing, detach from everything." That has always been a guiding voice, if you will, to focus on creating the new and being careful not to attach to where we've been, because it is safe. It is secure.

James Robert Lay:
I can't help but think, too, of one of my mentors along this journey, Dan Sullivan, who's been coaching entrepreneurs for about 40 years now. He talks about, "We must always create a future that is bigger than the past." That's where I want to come over to you, Kelsey, because you have done a lot of creation over the years in your own journey. What have you done to ensure that you're always creating a future bigger than your own past here with the steps that you've taken along the way to not get trapped into what I was talking about before, the cave of complacency?

Kelsey Weaver:
I don't think anyone that knows me well would think that I would ever fall into complacency. I have to-do list for what I want to know and learn list or accomplish that is a mile long. So I can't stand boredom and I'm always ready for what's next. So I don't fear getting too complacent because if I know what I'm doing, then it someone else's turn, I like to figure things out and be on that leading edge versus getting into a cycle.

James Robert Lay:
You make an interesting point, this idea of a to-do list, but then also a to-learn list, or I want-to-know list. I'm a big believer in lifelong learning because as you begin to learn new things, it opens up new horizons that those new horizons you see new opportunities, what's on your to-learn list right now? What's the next big thing that wanting to learn and to know about?

Kelsey Weaver:
So my next big move is going to be marrying what has been a passion and, actually, how I met Keith on the pediatric cancer, I'm involved with the foundation that funds childhood cancer research. My to-learn list is just biotech.

James Robert Lay:
Yes.

Kelsey Weaver:

In general, I've been switching hats in between. I've had an art commission to a board meeting to learning biotech, and I think I finally overwhelmed myself and short circuited. So I just went on a girl's trip to have some wine and just got back to Florida so I could actually decompress from all the gear switching. But everything from the other side of this office is my arts and crafts room, so I've been learning art astrology, one of our board's favorite topics.

James Robert Lay:

It's interesting you talk about this idea of biotech, and I really feel that there's going to be a close correlation. There'll be an intersection in the banking space with that in, probably, the next five to 10 years. I don't know exactly what that looks like just yet, but I do see there might be some overlap between this idea of financial well-being and physical well-being, mental well-being, they all circle and go hand-in-hand together. You brought up an interesting point, Kelsey, and you used the word 'fear.'

James Robert Lay:

I know in the banking space a lot have spoken with me in private when we think about digital growth and what's coming down and what's ahead, they're a little intimidated. They're a little cautious, and I wrote about in Banking on Digital Growth, the four fears: fear of the unknown, fear of change, fear of failure, and maybe even fear of success. For someone who is listening and hearing your own stories and experiences so far, what recommendations might you be able to give to the dear listener, for both of you, on how to process some of this stuff in a positive manner to essentially transform fear into fuel for future growth, instead of it being an impediment?

Keith Costello:

There's no new venture that somebody would get into or no real change that somebody's going to engage in or risk that you're going to take that doesn't create fear, and so fear is natural and you can't eliminate it. I think it becomes, I would use the word 'exhilarating' almost like being on a rollercoaster or jumping off with a bungee cord or something. So you're afraid when you do it, but once you do it, it's exhilarating and to succeed with it. Of course, there is failure too. Sometimes we try things. How many cars do we see at the F1 race in Austin? There was only one winner, right? But you have to believe every single one of those competitors was exhilarated just being in that race that day. So I think a lot of it is about just embracing competition, embracing change, and embracing just being engaged in life and doing the things that you really feel compelled to do.

James Robert Lay:

That's a great point about failure. I look at failure as, coming back to this point that you were mentioning before, Kelsey, failure is one of the greatest teachers. It's one of the greatest ways to learn continuously, particularly when working through an environment where there is rapid change. Failure is what I call 'the fertile seeds from which new growth springs anew.' I'm curious Kelsey with your journey, where have you used failure as a learning tool to manage change in a positive manner? Because like you said, not many people who know you would say, "I don't know, she's one, who's always learning and always growing," but think back in your own mind of maybe what have been some of the greatest lessons that you've learned along the way when dealing with change?

Kelsey Weaver:

The biggest motivator to me has always been to prove people wrong. I fuel that into, "How do you get over this obstacle?" So therefore, when you think about failure, if you're trying one way and it's not working or, I do a lot of paying attention to what other people are doing and using what hasn't worked or what's working over here. How do you apply it there? So I think that failure, if you can't get your point

across, you can't get the team to believe in something, then you go prove it, solving that problem is fun. If it was easy, it wouldn't be as fun. Other people would be doing it. So I've always gotten a thrill out of thinking about what's next, and even if you pay attention to what others are doing, even if the first approach isn't right, that's what makes the victory sweeter once you crack the code.

James Robert Lay:

There's that commonality that I'm hearing from you, Keith, as well, it's the exhilaration, it's that roller coaster, it's that bungee jumping effect when it comes to going down a path like this. One of the things that I think about a lot is getting comfortable feeling uncomfortable. How can that be practically applied in the banking space? What might there be some practices because, Keith, back to your point over here you've been through this journey, you had no choice, but to succeed going forward because had you stayed where you were previously, it wouldn't have ended so brightly. But because you had the courage to commit and see that through, follow it through, there was a period of probably feeling a little uncomfortable, if not very uncomfortable from time to time. What can others do to push through those feelings of uncomfot to get to the other side of that, to get comfortable being uncomfortable?

Keith Costello:

The things that I've been doing as I've learned more about how to handle some of the stresses, and it's fair to call it stress, I guess. Change creates stress and we're naturally uncomfortable when things are changing. I don't think there's anybody who's totally comfortable. If you look at our industry, for somebody who's been in this business for 30 years and to see the change, I tell people in the last five years, things have changed more than in the previous 25. That rate of change is not slowing, it's accelerating, so things are getting faster and faster. So I think if you don't really consciously try to really become self aware and to almost calm yourself, you can really get caught up in this.

Keith Costello:

I think a lot of people become so afraid of technological change and it's almost like it can be overwhelming, but I found meditation for me has just been so extremely helpful. I've gone from somebody who I thought I was always such a driven ADD type human when I was younger and now, I never thought I would ever be able to meditate. I went from five minutes to 20 minutes to now, my goal is to meditate an hour a day. I found it's helped me so much to just be more present, more relaxed about things and able to listen better to people, which I was never good at before either.

James Robert Lay:

Man, that's a really practical thought. It's a practical idea. It's something that I've been writing and speaking about more of, taking time to disconnect so that we can reconnect; reconnect first and foremost just with ourselves and our own minds, even Allison in, episode 148, she literally ended the conversation talking about taking care of the mind as a key strategic, competitive advantage. Kelsey, thoughts to add on to that, because I see you shaking your head about this idea that when dealing and managing change, we must take care of the mind. Where's your thinking here?

Kelsey Weaver:

Mindset is everything. When you talk about how people might have fears of failure or who's your biggest inner critic, how do you silence that? So I think that when, at the time, I was a bank director launching FinXTech, which was a platform for banks and technology providers to come to the table and work together. I just remember when one of the law firms that was one of our first sponsors signing on was like, "And then here's this girl from Tennessee that thinks that she's just going to start this new company based on FinXTech." Banks didn't care at that time, but I believed in her confidence. I had no idea how

important this lawyer was or that she was thinking, "I'm just a girl from Tennessee." I'm I was just doing what I said I would do.

Kelsey Weaver:

I thought it was a good idea, so I just emailed her. So sometimes, to me, I was the youngest of three left to my own devices a lot, so I never actually knew I was approaching things differently. I have tales for days, but I think sometimes that ignorance or, perhaps, just that trying to do it without worrying about what other people are thinking and that, that mind is your biggest advocate. To Keith's point, I'm shaking my head because I'm a big Synctuition. That app is it's a mind spa, so I don't have any referral codes. It's just the best app that I use for meditation, and I'm big on just thinking about things, making sure that I get rest and that I take time to do art if I'm doing a bunch of screen time.

James Robert Lay:

You've got an outlet. You're taking time to disconnect to reconnect and now there's a common pattern here between the three of us, because I literally just pulled this up on my phone over here. Now here's the secret, I do not have email on my phone. I do not have social media. I do not even have an internet browser on my phone. I have a dumb, smart phone that pretty much you can call, text, get GPS, and listen to podcasts. Now, I do have a meditation app, which is called MyLife and you have to check in. Right now I'm looking at it. It says, "Good afternoon. How are you? Start your check-in." So it uses some guided questions to, then, get the right proper meditation.

James Robert Lay:

So now there's a common pattern between the three of us, this idea of taking care of the mind in a world of continuous change in a world where, I think, transformation will continue to happen at a more rapid pace. Let's take this thinking and continue forward with the conversations because there's some really practical things the dear listener can take away just learning from the two of you here. As you move forward, as you continue to blaze a new trail, there was a Robert Frost poem that I'll never forget. Ninth grade, I was sitting in English AP, and it was right there on the wall in front of me.

James Robert Lay:

It was the poem, Two roads diverged in a yellow wood, and I took the one less traveled and that has made all the difference. I always remember thinking, because there was one path that went to the right, there was one path that went to the left, and being the curious mind that I am, I wasn't so interested in the paths, I wanted to blaze my own trail down the middle. I wanted to see what was there and go into that uncharted territory. So as you're continuing to blaze a new trail to, to launch Locality, a digital community bank focused on empowering the local business to maximize their growth through a digital experience that is simple, empowering and personal Keith, what was the inspiration here to launch Locality? Why blaze this new trail to begin with in the first place?

Keith Costello:

So going back to community banking and the power of community banking, so in my banking career, I've worked in big banks and then actually, started working in the smaller community banks. Then, having started a community bank in 2009 and being able to, through that bank, save a lot of the local companies in our community during a time when funds were drying up, and it was so satisfying to be able to do that. Some of these companies had been in business for 40, 50 years, family businesses that were no longer able to get funds from their existing bank relationships. So that felt so good, and then we sold that bank and then I got involved in another bank, did the same thing again. We sold that bank, and so the common denominator for me was really, I would like to do this again.

Keith Costello:

I don't necessarily want to sell the bank again. I want to tell our shareholder group this time, "Let's keep this going. Let's take it public." I tell people when I talk to investors about what we're doing, I say, "This is a good business. It's a great business, really. If you run it right, banks can be really profitable investments." But I said, "It's more than that. It is also an investment in your community when you get involved in the community bank." You're helping the local economy, you're helping the local businesses, you're helping the smaller businesses."

Keith Costello:

The beauty of this is, thank God we have people like Kelsey who are involved with us now who understand technology and Corey LeBlanc, who you know, who's our chief technology officer. I never had people like this in my other banks, but I knew if we were going to do this again and we were going to really be able to help even more local businesses and, hopefully, someday local businesses in other localities that we needed to be able to do that through technology, and that was the way we could do it and we could do it effectively. So very fortunate, so happy. Kelsey's such a great thinker. I'm just sitting here, it was funny because before this happened, Kelsey's like, "Well, do we have company notes?" I said, "No, we don't have company notes. We're not even a company yet."

James Robert Lay:

Absolutely. Let's spin that over to you, Kelsey, because my follow up question and, Keith, you've actually just set this up perfectly. So next time I'm going to pass the mic over to you and let you host the show. I'm just going to step out and I'm going to go have lunch with my wife next time we do this and you could just run this thing, because you've set this up so well, because my follow up question for you, Kelsey, to this was what inspired you? What inspired you to join the board at Locality? Because to be honest, Keith, hearing you talk through and download your mind here to me, I'm excited, I'm inspired. I see the bigger future that you're looking to create, but I'm curious to get your take on this, Kelsey, because like you said, you're bringing a unique perspective. You're bringing a unique experience here. What are your thoughts? What's your inspiration here?

Kelsey Weaver:

I heard you what Keith just talked about from a meditation standpoint, so just the way he looks at life, it's not necessarily that common that you hear a CEO of a bank that has that way of thinking, or the openness to wanting to try new things and forge a new path. So I'll say, for me, I've been in community banking. I used to run education for directors of banks. So I thought, "You should know a little bit about being a director," but when you look at how to run a bank, what an exciting opportunity to get to start from the ground up, to not have the legacy technology or all this existing, "Because that's the way we've always done it," because there's not someone that started.

Kelsey Weaver:

I know there's a handful of de novos, but to be able to have this green field to build a bank from scratch with, as Keith mentioned, Corey Le Blanc, these people that have this vision, that want to do it the right way and that look at technology, not as, we're not trying to go replace all humans, we want to emphasize the relationship and we want to use tech to empower our team. I think there's something to attracting the right talent by having easier technology and having people be able to use their brains and have technology replace some of the mundane, repetitive tasks. As we grow our team for the bank offer. Yeah, I think that that same mentality. Tone starts at the top. And I think we all believe in what we're building.

James Robert Lay:

You, touched on purpose and I want to stay on that point. In episode 148, one of the things that came from that conversation was partnering around purpose, collaborating around purpose. I'm a big believer in purpose-driven growth. I see purpose as a guiding light when it comes to creating something even bigger, better and brighter for those around us. I'm curious to get your take on this, Keith. What role has purpose played for you, both in the work that you've done up to this point in banking and I think even more importantly, what role will purpose continue to play through the work that you're doing leading Locality here?

Keith Costello:

So if you think about the comments that I made earlier about the community businesses, the local companies, that's a noble calling to be able to help entrepreneurs, to be able to help people create a business, to be able to help somebody, really, fulfill their dreams. It's a calling that is, you can really get excited about that, you talk about purpose in terms of helping someone create a business and being a part of that. So if I could elaborate on one other thing we're going to do that we really think is different, if anybody can think of a time, and everybody has been turned down for a loan at some time, right?

James Robert Lay:

Oh, there's a lot of like anxiety that gets tied to that. I think we even see research to where like small business owners won't apply for a loan or try to even get access to capital because it comes back to what we were talking about before with fear. It's fear of rejection.

Keith Costello:

Right. A lot of people take business, take it personally, right, if their business doesn't get loan.

James Robert Lay:

Yep.

Keith Costello:

So we want to flip that around to really make that, not an experience where someone rejects you, but where somebody says, "Let me help you. You've got a great idea. Open your account with us, we're going to continue to monitor your cash flow, and we're going to work with you on a monthly basis." Now we're not going to be able to do that one-on-one with every business because it just is not cost effective, but with technology, we can do that. We can reach out with data and we can say to that person, with, "We're watching your cash flow. Hey, guess what? Once your receivables get to this level and your sales get to this point, all you have to do is this and this, then we'll be able to give you a \$100,000 loan. So keep up the good work, keep the deposits coming in," and encourage them to grow.

Keith Costello:

Who does that now? Nobody does. It's more like the bank sits back and you're rejected and it's a horrible experience. So I think there's a lot of opportunity. If you think about it, who are the businesses that need the most help? The smaller local companies don't have power, they're beholden to the banks. So we want to be able to make that a much more pleasurable experience, and so that's our purpose, really. We looked at our community and we saw that that was a problem during PPP, that the local companies were not getting funding. That was a lot of the inspiration for the bank. But if it's happening here, it's happening throughout America. We know that it is, because there's just so fewer community banks than there used to be

James Robert Lay:

The words, once again, I mentioned Dan Sullivan before, but he just wrote a new book and released it. We talked about this in episode 136, called The Gap and the Gain. One of the things that he talks about is it's so important to measure progress, the progress that we're making by looking behind it, where we've been. I like your idea. I like your thinking around using technology as a tool to provide that guidance, to provide that accountability, to provide that coaching, to provide even that encouragement because it is so different. Start starting a business is hard. Running a business is even harder, because back to your point to bring this almost full circle, Keith, you talked about there's other areas that come into play, families, kids, other relationships that all we have to think about with this and It's something that we just can't do alone and that's why collaboration.

James Robert Lay:

Collaboration is another big theme that has been coming through these podcast conversations, and even the idea of 'the noble calling.' I've heard that come up in a few recent conversations, to bringing the nobility back, I think, to banking because it is a noble part that we can play. I'm curious, Kelsey, you've been helping and working with companies, helping them to understand the value of partnerships, creating connections to solve versus sell. Through your experience, how does connections through collaborations create a clear path for growth when thinking about just where you're at and what you're seeing with Locality here?

Kelsey Weaver:

Everyone knows you want to work smart, not hard, or find people that are complementary. I think that's what you saw at the beginning of when FinTech came out, there was Sphere, there was SoFi coming out and all of a sudden banks are going to be the next blockbuster. So you have tech companies that are building tools that they've never heard of anything about regulation or worked at a bank, but they think they've created a better experience, yet they don't actually have the distribution of the banks. So when you look at you look at complementary talent and you think banks have distribution, but there is a need for a better experience. Why don't we put them at the table so that they can actually learn from each other?

Kelsey Weaver:

That goes back to the constant learning. You never want to be the smartest person in the room, you want to find the ways that you can put the right, and that's probably what I spend most of my time doing, is connecting my friends to each other. I tell them, "I don't know much, but I know a lot of people that may know that answer and that I can put the right people together on that. So I could be a little kumbaya, but I definitely think that when you look at scarcity, the mindset of abundance versus scarcity, when you're coming from a place of fear, you may not want to work together because you think there's only one pie.

James Robert Lay:

Right.

Kelsey Weaver:

But when you're able to join forces, it makes life easier and better for those around.

James Robert Lay:

Technology provides that capability like never before. I think of a conversation that I had going back to episode 69, we were talking about Who Not How. I think a lot of times when we think about growth and doing something new, the mind goes to, How are we going to do X, Y, or Z?" That creates some limitations because we only know what we know, but when we begin to think who, who do we need to

help us solve this problem, eliminate this roadblock, capture this new opportunity, achieve this goal? When we think who first, back to your point, Kelsey, connections. It's the mind opens up to new connections that will help to shortcut our learnings, to gain new capabilities quickly. Keith, that's what you've been doing with Nymbus as well on this journey through a collaborative model. What has that collaboration looked like so far in regards to just short cutting things, speed, gaining new capability, and really just moving forward with courage and confidence?

Keith Costello:

Well, Nymbus has been just an amazing partner for us. We're going at this together because when we first got into conversations with Nymbus, we recognized that they had a lot of the consumer banking applications, but that the commercial lending pieces were really not fully developed yet. So we have partnered together with them, with our bankers working together with their software engineers and coders to create new products that are so amazing and will enable us to really differentiate ourselves in the market. So that partnership, I'll say if another thing that with not only do they provide the technology, but Nymbus has provided us with marketing. They've provided us with social media. They've set up our website, so they have just done so many, I tell people they've brought world class talent to a startup organization. So I'm just so impressed with what they've been able to do for us.

James Robert Lay:

That's that collaboration once again, to where you're gaining capability and increasing speed versus having to try to figure out and do it. It's like what you said, Kelsey, don't want to be the smartest person in the room, we want to align ourselves with others who know even more so that we can all grow together. This has been a fantastic conversation with you both today. I appreciate the knowledge, the thinking that you have shared. I want to get real practical here at the end. To help the dear listener, to educate, to empower the dear listener, to continue to move forward and make progress along their own digital growth journey, all growth begins with something small, a simple step. What would that small, simple step you could make a recommend around so that they can move forward based upon what we've talked about today? Kelsey, what would you recommend the dear listener do next, something small, to take those next steps forward ?

Kelsey Weaver:

Something small that is kind of corny, but a book that I've been reading recently. I think it's called High Five Life, but it talks about the science and what happens when you high five yourself in a mirror and it's this positive reinforcement that it's impossible to have a negative thought when you high five yourself, or someone. But it's definitely a mood booster and I laughed it off at the big getting, but they do something called the High 5 Challenge where you high five yourself. You guys can look it up. You can sign up and get, it's a free little email reminder. It's fairly a big movement. It's just a cool concept, because when you think about just what's a small thing you can do? You can try the five-day high five-ing thing. I'm on day four and it at least makes me laugh because I feel embarrassed and I'm by myself thinking, "This is weird."

James Robert Lay:

I don't, and I'm going to tell you why. There's science, like you said, it's starting to show, we're really bringing this full circle now back to the brain and meditation and mindset here. When dealing with exponential change that can feel confusing and scary and overwhelming, it all comes back to, Keith, what you were talking about, awareness. The mind can only hold a positive or a negative thought or emotion, definitely go back and listen to the conversation that I had with Dan Sullivan about The Gap and the Gain, because that's one of the big things. It's so easy to fall into the gap, and I use acronyms, the GAP is where you gripe about problems to where if you're continuously focusing on what's been going well,

where have you been winning? What are you excited about? What have you learned? What are you looking forward to? You can program the mind to really be in a state of positivity, to be in a state of abundance, which are then directly correlated with growth. So not corny at all really, really practical. What was that book again for the dear listener?

Kelsey Weaver:
The High Five Life.

James Robert Lay:
The High Five Life. I'm a big reader. I'm going to get it myself.

Kelsey Weaver:
If that's not correct, it's very close to that.

James Robert Lay:
Kelsey, that's a great one. Keith, what about you? What's a recommendation that you can send the dear listener off for something practical, something small that they can continue to grow with?

Keith Costello:
So I'm also going to throw a book out, and this is a book that is a very short read. It's probably 45 pages long. You can read this in 20, 30 minutes and that's the beauty of it. It's called As a Man Thinketh. Have either of you read that book? Are you familiar with it?

James Robert Lay:
No, but I've got two books that I'm going to have to go and annoy my wife with now to get another package from Amazon. So, As a Man Thinketh.

Keith Costello:
Yes. So I just bought this book, actually, for my daughter yesterday because I was telling her about it. So another book I was reading as we were talking about it, so this book was written around 1900, so it's an old book, but it's beautifully written. It was probably one of the first books that set the stage for, as you were talking about how the mind is so important to what we become and therefore, the title of the book and how we think, and not just how we create our lives, but how through thinking positive thoughts. It's a very simple, beautifully written book, but how our thoughts really create the entirety of our lives. So I would really-

James Robert Lay:
Yes, they do.

Keith Costello:
... recommend that book to anybody. Like I said, sometimes I'll read it before I go to bed and you can finish it that quickly and you just have beautiful dreams that night after you read that book. It's just that wonderful.

James Robert Lay:
That's really been a big interesting area of study for me personally, coming back to the point, Kelsey, of always being a lifelong learner, always having not a to-do list, but a to-learn list is the impact of the mind in relationship to the future and literally creating the future self, back to the point of the conversation that you started with, Keith, we have to let go of the past so that we can create that space to create the

new going forward. Thank you both for such a wonderful conversation today. If someone wants to continue the conversation with either one of you, what's the best way for them to reach out and say hello? What's the best way for them to connect and maybe even collaborate?

Kelsey Weaver:

I'm easy to find LinkedIn message or Twitter or emails. I don't know. I'm pretty findable.

James Robert Lay:

Just Google Kelsey. Just Google Kelsey Weaver.

Kelsey Weaver:

Oh, LinkedIn. [crosstalk 00:43:55]

James Robert Lay:

LinkedIn-

Kelsey Weaver:

I guess that's the easiest way.

James Robert Lay:

There you go.

Keith Costello:

Yeah. LinkedIn is good. My email address is keith@localitybank.com. It's pretty predictable.

James Robert Lay:

Got it. Well, this has been a great conversation. Thank you both again for joining me on another episode of Banking on Digital Growth. This has been a lot of fun today. Thank you.

Keith Costello:

Thank you, James Robert.

Kelsey Weaver:

Thanks for having us.

James Robert Lay:

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