

Tom Novak:

The more we invest in the employee experience, it translates over to better member experience, better digital experiences, and more of a focus on what truly matters, which is the people.

James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to the 163rd episode of the Banking on Digital Growth podcast. Today's episode is part of the digital growth journey series, and I'm excited to welcome Tom Novak to the show. Tom is the VP chief digital officer at Visions Credit Union, and he's responsible for digital transformation in relation to member facing technology platforms that strive to support seamless end to end experiences. Welcome to the show, Tom. It is so good to have you on today.

James Robert Lay:

Before we get into your digital growth journey about where you've been, where you're at, where you're looking to go next, both personally, professionally at the credit union, what's been going well for you? What is one good thing that you're just super excited and jazz about right now?

Tom Novak:

The biggest thing is probably the models, the business models that we've been able to put in place that the center of everything that we do is people, both on the employees side and the member facing side. And what we've been realizing over the last 18 to 24 months is that our biggest detractor is actually ourselves. We're getting in our own way, whether that be the legacy structures we put in place, physical or conceptual, the decision making that we've made big choices on in the past, and now being able to put these models in place that allow our stakeholders to have a voice, to have a vote when they should and move something forward closer to getting a better member experience, those models are really at the center of what's we're most excited about, and what's been the most successful over the last 18 to 24 months.

James Robert Lay:

It's interesting that you talked about not just the external facing side CX, or in this particular case crediting MX, member experience, but you also touched on something that I was becoming more aware of and have had some really good conversations on the podcast, EX, employee experience, and how that is just as critically important, because when I wrote banking on digital growth, I had a formulaic approach of DX plus HX equals growth, digital experience plus the human experience. But what I learned, probably the greatest lesson that I learned through the COVID experience was that EX really must proceed both of those, because a positive employee experience will yield a positive human experience that can be then delivered through a positive digital experience, because if the employee is not feeling positive, it's going to show. What has been the transformative thinking there internally, since you touched on EX, employee experience?

Tom Novak:

It starts with the understanding that employee experience and member experience or customer experience, they're intimately intertwined.

James Robert Lay:

Yes.

Tom Novak:

You can't have one do well and not the other do well. You can't have a disparity. And really the more we invest in the employee experience, it translates over to better member experience, better digital

experiences and more of a focus on what truly matters, which is the people. So having us define this vision of becoming a digital first organization, trying to empower people towards financial independence. We were very mindful when we came up with that vision statement, because we didn't want to just classify it exclusively to members, although that's what we're about, our members and our communities, but really people, so that's the employees, that's the communities that we serve, our members, and really more broadly the world.

Tom Novak:

If we can start to empower people towards financial independence and set the stage for what the expectations should be, that's how we're going to move this forward, not only the credit union movement, but to your point about digital experience and human experience coming together for this great growth. It's funny you mentioned that equation, because then we haven't really broadcast this, but in a much more reductionist way we say time plus effort, plus willpower is going to equal that digital transformation, which is all around people. And that's been proving out quite nicely for us.

James Robert Lay:

That's really interesting, time plus effort plus willpower. I want to go back in your mind three through years. What was the digital conversation at that time that you were having at Visions? Because a lot obviously has transformed primarily over the last two years, but if we go back three years, what was the mind state at that time?

Tom Novak:

It was really, there was some friction, not real tremendous tension, but there were some friction, almost like folks who like to make new year's resolutions, hey, I want to lose 10 pounds, or I want to lose 15 pounds. And there's this dynamic tension that says, well, I know I want to lose 15 pounds, but I really don't want to get on the Peloton, or I don't want to, or whatever it is, I don't want to eat better. And so, you know it's there, it's always nodding at you, but the actions don't necessarily come forward. So habits need to be formed, behaviors need to be formed. There was that dynamic tension about three years ago where the organization knew this is what we wanted to move towards making digital transformation a core competency of Visions, but we didn't necessarily know how to do it, but we didn't necessarily agree on all the ways to get there. And then fast forward from two years ago, and COVID started to hit, and it took the choice away from us.

James Robert Lay:

Yes.

Tom Novak:

We pretty much had to say, we're going to accelerate on this path or we're not. And the benefit that really allowed that acceleration to be maintained all the way here into 2022 is that we had some of the infrastructure in place to benefit from transforming. If we didn't, it would've been a much rockier road and we probably would've lost some of that momentum from the stakeholders that were a little bit contrarian to the digital transformation journey. But that coming together, that little extra push, even though it wasn't something we would normally choose if we had our druthers was really what we needed to clear up this dynamic tension and allow us to embrace some of these business models that have been successful.

James Robert Lay:

Great point about COVID being a forcing faction and the idea of behaviors and habits, and we'll come back to that here in a bit. What has been the role of what I would call organizational mindset? Because I

think for digital transformation, digital growth to be a success, it has to really continuously be at the front, at the top of mind, not just for a small group, but across really the entire organization. How was that transpired on your own journey of growth here?

Tom Novak:

You nailed it. It's been, going back three years and even more, digital or digital transformation, or the digital experience was thought about as this department's function, this siloed off department over here. And over time to resolve some of that tension, some of that friction, we had to focus on it being a core competency that it's everyone's responsibility to move these types of things forward, much like it is to maintain the financial viability of the credit union and the member experience and so forth. We literally ranks shoulder to shoulder with those things. And the missing piece, although it has to continuously be nurtured, but the missing piece was that getting those behaviors demonstrated on behalf of the stakeholders. So somebody trumpeting that and actually living it, but bringing people along that they can have a say, and a decision making weight in how we move forward and make those calls.

Tom Novak:

So, the catch is this. We always have to move forward. We're not always going to be able to make a perfect decision, but we have to be comfortable making calculated risks. And that's really what brought things together to say, you can have a voice in this, depending on what your vote is, the vote always has to be to move forward, all those are a lot of ways to move forward, but there is not an option to abstain from this process. And that started to change the mindset and the behaviors that we were looking for.

James Robert Lay:

Great point about decision making. I heard someone share once, no decision is making a decision. And so, but as long as we can make a decision to move forward, obviously there's multiple paths to that, we're at least continuing that forward momentum. And we can measure that by looking behind at where we've come from on this journey, looking behind, what would you feel are the greatest lessons that you've learned on your own digital growth journey coming back three years, the greatest lessons along the way?

Tom Novak:

One of the biggest lessons is that a lot of the stakeholders, the decision makers to move things forward at an organization as big as Visions, really have a lot more alignment than meets the eye. And the way that the appearance, the perception of being misaligned manifests itself is really just distraction. We might have a different tone in a meeting. We might be more silent, or more verbose depending on what our personality is. We might want to research things a little bit more, or see more data, whatever it is, but we ultimately all want the same thing and demystifying that we actually are aligned, we might just be looking to do it in a slightly different way or a slightly different tact than our fellow stakeholders and our partners, was really an eyeopening experience. We all want to be innovative, we all want to grow the organization. We all want to be best in class when it comes to member and employees experience. So really I'm talking grassroots types of politics things that [crosstalk 00:10:22].

James Robert Lay:

Absolutely.

Tom Novak:

... took place, that really need to, I don't want to say win people over, but really help them understand that where digital transformation and this effort was coming from is an authentic place, it is not just

some tagline. So, that was probably the biggest lesson learned there. The second biggest lesson learned was we've heard about this build, buy or partner mentality.

James Robert Lay:

Yep.

Tom Novak:

And I don't think we fully understood early on how much we can improve and how far we can go if we partner. That's not to say we don't want to build things internally, or develop competencies for in-house development and things of that nature, but there's this old adage, if you want to go fast, go alone. If you want to go far, you have to go together. And that's really what we started to embrace with a partnership model. So when I mentioned that, I talk about some of our really key partners that have helped us to accelerate digital transformation and accelerate overall education and digital fluency, and they are truly partners. Where we put something in place, and even though we have a contractual relationship behind the scenes, we are mutually benefiting and advancing and growing each organization in doing so as opposed to a typical vendor client relationship.

James Robert Lay:

Yes.

Tom Novak:

Literally saying those words and then putting actions behind it is quite literally transformative. That has been an eye opening experience. So from the first lesson in that lesson, those are probably the biggest ones we've learned.

James Robert Lay:

Couple thoughts on that. One is the, it's the human aspect. It's the human transformation that must proceed digital transformation. And that's going to be the subject of the second book that I'm writing right now called Banking on Change, because I think digital transformation historically has had a failure rate. If you go and look at the big consulting firm, 65 to 85% of all digital transformation projects fail, and it's not because of the technology, it's the human element. And a lot of it is the idiosyncrasies of communication and body language. And so, the tools that we've been using, and I think this is episode 124, 125 if my memory serves correct, is a tool called Kolbe, K-O-L-B-E. And it looks at the natural OS, or the natural operating system of a leader's mind. So it's not about personality, it's not about how smart they are, IQ intelligence, it's how do they operate through four lenses?

James Robert Lay:

And you touched on this, one is called fact finding, one is called follow through, one is called quick start, and one what is called implementer, and implementer doesn't mean doing things, it actually means just how you view the tangible world. And so that has been a fantastic way that we've been able to help teams move beyond some of the communication and operational conflicts, because I'm a big believer, if you transform the self, then you can transform the team, transform the team, you transform the organization, because org are made up of teams, teams are made up of individuals. How have you worked in this idea of transformation from human transformation, primarily education being a role of that. You touched on this from the partnership standpoint, but I want to go deeper because a lack of clarity leads to a fear of the unknown, fear of the unknown can be solved through training through education, not a one and done event, but really building that in. What does that look like for you and the team there?

Tom Novak:

I think the core element of that, and I agree with everything you said, it's real. I have to look that up, Kolbe, I haven't heard of it before, but it sounds very intuitive.

James Robert Lay:

What we're going to do is we're going to get you, as my gift to you, is we're going to get you a Kolbe profile. I'm going to connect you with one of my team members and we'll take care of that for you.

Tom Novak:

I would love that. I appreciate it. Thank you.

James Robert Lay:

Sure thing.

Tom Novak:

But to what you said as a core element of that is the recognition that we were not speaking the same language, which sounds so counterintuitive as for working together as a group of leaders for some time and sharing ostensibly the same mission and vision and values, but we were not talking the same language. So demystifying what all this is, demystifying those fears, starting to get on the same page. That was a big part of that self-transformation into the team, into the organization. But we had to then quickly back that up with tangible components, to your point about being an implementer. So it's really great to give a stump speech and make a salient point and everybody's shaking their head, yes, but if you can't follow through, another one of your points to that next step, then it gets lost, and then it starts become insincere.

Tom Novak:

So, we know we needed some tools. Once we had people talking on the same wavelength with the same language, we needed some tools that everybody could agree to. We ended up working with a company that I loved, I have done business with them, looking to do more business, which is Extractable out of San Francisco. So Craig McLaughlin and Mark Ryan.

James Robert Lay:

Yes.

Tom Novak:

Love those guys.

James Robert Lay:

Yes.

Tom Novak:

They've got a company that we're looking to do some more business with on the personalization and finlytics.

James Robert Lay:

Finlytics. Yep.

Tom Novak:

Exactly. And so they really came in, we pulled them in, we wanted to have them help us guide the organization forward. And they realized this as well about this translation issue. So we came up with a prioritization matrix. And when you really take a step back and look at it, it's just a spreadsheet, that's literally what it is. But we started to define what are our core operating principles, growth, member empowerment knowledge, employee engagement, community impact, financial impact, all of these blocking and tackling things that are really essential that everybody agrees to. And then we just took those efforts that we wanted to move forward with. Whether it's a new technology, whether it's a business decision on how we're going to make something more profitable, whatever it is. And we can start to rank that on how it's going to align with our values.

Tom Novak:

And then lastly, the vector was complexity, which all of this is some somewhat opinion based, but through discourse, to your point about the dialogue, we can start to vet out, well, how difficult really is it? Is it just opinion? Is it just a surface level understanding of something? We really get to the heart of matters and we started to move forward. And then we realized, well, we just need forums or groups, not committees, but action oriented forums where folks who are really in the weeds on let's say payments, or different account opening, or whatever it might be, they're going to be charged with moving these efforts forward that align to this greater prioritization matrix. Those are some of the tactical things that we put together, but we were able to start to speak the same language. And then we had the tools to go in and essentially build the house, as opposed to just having a phenomenal blueprint of the house that we wanted.

James Robert Lay:

That right there I think is really a key takeaway, the idea of forums, because now it's almost like ancient wisdom is being applied in modern times. We use a lot of Socratic methodologies and Socratic discussions to help create that dialogue, that discourse, because it's through the dialogue and discourse, that's where you gain the understanding and we can move forward together, and back to Extractable, great team doing great work. I believe in that matrix approach because you can identify what is hype and what is real, and what's going to be value creation. Do we have the capability? Do we have the capacity? And then you lay all of that out, and then we can move forward together. In your mind, if there's one thing, if you could go back and say, we could have done this, maybe even better based upon what we know now, what would you go back and change?

Tom Novak:

Over the past three years or even more, we would have taken the time upfront to go ahead and define some of these values, to define some of these end results. Because when we go back, I'll go back as far as nine, nine and a half years ago, which I know is a lifetime in the digital space. And that's when Visions formally defined we wanted a department focused on digital and digital transformation. It was called e-commerce at the time.

James Robert Lay:

Yes.

Tom Novak:

But it was essentially a hodgepodge of different things. It was, well, you're going to cover ATMs and you're going to cover these issues over here. And our website is a thing, but it's an also ran. And all these different things put together. And the message that was delivered to me as I was about to take the position was, Tom, we're going to give this a shot for about six months or so. And if it doesn't work, that's okay. You'll just go back to branch. You'll just go be a branch manager again, whatever it is, we'll

find something for you. And in my mind, I'm thinking this is a massive inflection point that we're going to be able [crosstalk 00:19:29].

James Robert Lay:

Yes.

Tom Novak:

... to move the organization forward. But with that story illustrating that we didn't necessarily set out with a clear objective, we just threw a lot of things into the pot and hoped it worked. And then the market evolved behind the scenes, members evolved behind the scenes, that forced us to move in a certain direction, but not until more recently last 24 months or so, did we really get honed in on what we were trying to achieve. So I wish we would've done more of that in the beginning, because it's not as if the concept escaped us at that point. We just lacked for that time to have dialogue and critical thinking to uncover what we really wanted. Again, we knew we wanted to lose weight for our new year's resolution, but we had no idea how we were going to do it. So it's effectively not a plan at all.

James Robert Lay:

That's it.

Tom Novak:

Probably that would be the biggest lesson.

James Robert Lay:

You've come back to that analogy a couple times with this idea of resolution and commitment and habits. And so that's an acronym in digital growth topia, we call it ACT for growth. Number one, you have to have awareness, which is gain through the two, what I call exponential growth environments of learning and thinking, on the other side of the spectrum, that's the transformation, so that's the T in ACT, which is done through doing and reviewing, but it's the C in the middle, it's the commitment that we're going to commit to this, and we're going to continue to recommit going forward back to this six months.

James Robert Lay:

I'm curious, because you hit on something and I can't help, but think episode 129 with Tiffany Davis, and she came from the branch world herself, you were a branch manager and now you're leading all of this "digital stuff." That's a massive personal transformation in and of itself. What's the story there? Because if it shows anything it's, we can take what we've known, what has got us to a certain point, and continuously transform and retransform even episode, I think it was number two with Jim Marus. He talked about continuously disrupting yourself, personal transformation here. What's the story behind the story coming back from being a branch manager to really leading digital transformation at Visions?

Tom Novak:

I think it comes down to two directional things, and using the analogy, the ACT analogy or acronym, they had, one is which, is a C, which is compression of time. Time really is this deciding factor, whether we realize it or not, and it was an old Jack Welsh quote, change before you have to, going through that Jim Marus mentality of continuously disrupting yourself, change before you have to. If you're finding yourself getting too comfortable, that immediately is your first indication that it's time for change, but it's really difficult, at least from a personal transformation perspective to say, I'm going to let go of something that is seemingly successful, or going well, there's nothing wrong with it, but it's not enough for whatever reason. And that was back from the branch manager into digital days was there, I didn't realize this at the time, but reflecting back, there was an entrepreneurial desire there that was not being satisfied.

James Robert Lay:
Yes.

Tom Novak:

And so this opportunity I saw of, back to the compression of time, I was only going to get one, maybe two chances in my entire career to make a move like this, time is of the essence, you got to take it. So, that was the first piece that I was comfortable with that change, I was comfortable sharing something that might be successful to then go on to maybe something bigger. And the second thing was, I've always been very focused on, without calling it this until the last two, three years, how do we scale something? Somebody does some phenomenal work, whatever it is, they run the best branch ever. They create the best digital account opening experience, whatever it might be, but how great is that if it doesn't scale? Now, granted, niche solutions are important, I'm not downing anything like that, diminishing that effort, but if we truly want to transform things, we have to solve the scale problem. And we were just not going to do that, or I was just not going to be able to do that from a branch or member to member way.

Tom Novak:

So as we went into the digital transformation journey and formed this department, I realized that the best way to impact in a positive manner, the most members, the most people, is through digital. It's much more difficult, you have to scale it in a different way, you have more stakeholders, more decisions, and once you start interacting with them, that doesn't mean you're necessarily positively impacting them. There's a big chasm between, hey, I'm simply allowing members to transact. And so now I can help hundreds of thousands of members versus now I'm giving a more caring, personalized experience, even personable I would say, or go that far, that we're still on the journey to do, but we're not quite there, but it allows us to even talk about that, whereas before it was a non-starter.

James Robert Lay:

No, that makes a lot of sense. And I'm curious to get your take on this. As we look out this idea of just continuous growth and continuous transformation, at a macro level, really for the industry and for the dear listener who might be working at another financial brand, a bank or credit union, they're in marketing, they're in sales, they're in leadership, maybe they're at FinTech. What do you feel are the biggest roadblocks, or the big challenges that we need to be aware of, and really start having some dialogue and discourse around now so that they don't become that problem over the next, we'll call it just three to five years?

Tom Novak:

Mm-hmm (affirmative). I think there's a few things. The first is more on an internal scenario, internal use case stakeholders and such. As a stakeholder, or decision maker, or just about any level in a financial institution, you should question everything. Now there's a difference between challenging people and the questioning, and being curious and inquisitive and knowing your business, asking the right questions. I lean more towards the latter. Don't question things for questioning sake, question with purpose, try to understand the why, and also answer some of your own questions as opposed to being so dependent on so many others to answer the question. So make your questions add value to the conversation, as opposed to add a burden to somebody who just happens to have a lot of institutional knowledge. So questioning everything I think is something that doesn't really get taught in financial services.

Tom Novak:

Think about the educational scenario, our kids going to school and we always hear about, well, they don't learn the basics of financial literacy that much, they don't know how to, they don't have

checkbooks, of course, anymore, but how to manage their money and how to effectively use credit, and all these things like how did we learn that? We just had to do it. So it's not being taught. It's the same thing in the business world, effectively questioning with purpose and understanding the why and managing up is not taught. And so that's something, whether it's through mentorship programs, we happen to run a, what's called an internal digital advisory board, that speaks to just that, to try to build up that collective, that shadow board, if you will, to start informing and managing up to the rest of the organization. So, that's one big one.

Tom Novak:

The second thing is cultivating those partnerships, and it's not just your vendor partners, it's not just the community advocates and the geographic area that you serve, it's literally everyone who's in your sphere of influence. Maybe sometimes people call it a business acumen, but how are we ultimately going to serve the person that we're talking to, and in the efforts we'll potentially get served in some way as well. So give first, how are we going to solve those problems, such an intuitive, easy concept, but is not the norm. I'm sure you talk to a lot of folks and that concept escapes them for whatever reason to catch with that, James is, there's a lot of work involved in that. There's a lot of elbow grease that needs to be put forward, but I always ask this question, which I think sums up those two things. What's the alternative? Is the alternative just to stay static? Is the alternative just to keep the trains running the way they are? What's the purpose behind that?

Tom Novak:

So, those are the two big things that I see of concern. The last one, which is more of a technical one for the listeners out there is, we are behind, financial services, that mentality, I'm not looking to create hysteria, of course, but we are behind. We are behind not only fintechs and neo banks, but we are behind other players and other industries that are doing a better job of serving their customer, or their member. So the phrase I can use to sum it all up is, if you're a credit union in particular, credit unions are founded on people helping people, very altruistic end that we're trying to do. How would we feel if we realize that there were a multitude of different financial services providers and other industry players that are helping people way better than we are?

James Robert Lay:

Yes.

Tom Novak:

That are actually helping them better in the same Xs and Os of our business that we're supposed to be great at. That's actually the reality today. And that should cause some urgency in our business that this acceleration towards digital transformation is not just about the latest and greatest technology, it's really about us critically thinking on what's best on behalf of the people we're serving. It just so happens in today's world that manifests itself through technology quite a bit.

James Robert Lay:

That's a great point. You mentioned this idea of critical thinking a couple of times in your thoughts just now, being a curious kindergartner is the way that I would frame it, because if you think about it, we both have kids and our kids are young and they're learning, they're learning through observation, they're learning through doing, they're learning through experience. There's so much learning going on. And from what I have observed and really have to just keep myself in check too, to not get trapped into what I call the cave of complacency, is what am I learning? Am I taking time to review and reflect? You touched on this before about letting go. And one of the thinking exercises that I teach financial brands and their

teams is the simple question, what's going well? There's another acronym for digital growth topia, WELL times L.

James Robert Lay:

Where have you been winning? So, that creates a positive mindset. What are you excited about right now? So, that's present moment. The first L is what have you learned? The second L is what are you looking forward to? So, that's future focus. And then the multiplying factor of this is the times L, it's the letting go. What do you need to let go of, to detach from, to disconnect from, so that you can achieve that next level up? And I think that's the hard part right there. And the more, back to your point, the more that we can coach and train around that, up and down, I think the better off we're going to be to create an exponential accelerant, because at the end of the day, it's all about, we have the best technology, but if the people aren't on board, or aligned, that technology is probably going to do more harm than good, it's going to create chaos, it's going to create conflict. It's going to create confusion. And all change, all transformation really does begin with a very simple step forward.

James Robert Lay:

So as we wrap things up today, Tom, and I appreciate all of the knowledge that you have imparted, really practical things here, just of your own journey of growth, what would be that one very small recommendation so that the dear listener can take that next best step forward? What would that recommendation be, something small?

Tom Novak:

I think a lot of what we've talked about ultimately boils down to connecting to someone's identity. So these decision makers and our banks and credit unions, these groups, these committees, it's part of, it's been woven into their identity. So it's really hard to let go of these things, or take a calculated risk, or start to give more authority to a different person or decision making group that can help accelerate things forward. And so coming to that realization and allowing yourself to prioritize on what truly matters, that is the determining factor. Now there's tools and tactics and processes that ultimately have to be put into place after that, I'm over simplifying, but everything we've come across that has held us back, or been an obstacle, has been self-inflicted here at Visions.

Tom Novak:

And I'll give this one example, just to give an idea to the audience of the exponential type of growth that we're talking about. We've had a debit and credit card portfolio for the longest time. We've been a credit union for 50 plus some odd years. And recently that program changed hands and it hadn't been growing. There wasn't any loan portfolio growth, there wasn't any interchange income growth, weren't providing the right value to our members. And all these things that were holding us back were, well, there's so many operational things, so much regulatory wise we have to do, there's all of this stuff. It's just hard to grow the program. Inside one year, we were able to grow interchange income over 30% year [crosstalk 00:33:59].

James Robert Lay:

Wow.

Tom Novak:

... exponential. We were able to quintuple our number of elite cardholders, which is our premier cardholder. These are not things that were done by magic, they were simply done by saying, this has

been our identity in the past. We've been so focused on being really good at mitigating risk, but we haven't been that good about doing what's best for the member, or innovating, or starting to support growth. And simply by removing some of those things that we no longer have to associate with our identity, quite literally allowed us to spur upon that growth that I just mentioned. So, it really gets to that. And you do need, I shy away from evangelists. Sometimes I think that word gets thrown out there too much. But somebody who truly is an ambassador that's going to help steer the ship towards this, because it can be a heavy load at first until somebody else or other groups start rowing the boat in the same direction.

James Robert Lay:

You mentioned evangelist and I can't help but think about Guy Kawasaki, who was early on at Apple, but he is now the chief evangelist at Canva. So we do see those roles out there, ambassador's another way to frame this, but someone to really champion this type of thinking internally to keep it top of mind, otherwise we do risk falling back into complacency, into those old behaviors. Tom, great thinking today. Really have enjoyed the mental sparring with you. If there's someone who wants to continue the dialogue, the discourse that we started today, what is the best way for them to reach out and say hello to you?

Tom Novak:

Yeah, email is the best way. My email address if you're going to display it afterwards, but first initial, last name, teamnovak@visionsfcu.org, or just reaching out on our website, Visionsfcu.org, can start to get in touch with me. So I'd look forward to it.

James Robert Lay:

Connect with Tom, learn from Tom. Tom, thank you for joining me for another episode of Banking on Digital Growth.

Tom Novak:

It's been a pleasure. Thanks so much.

James Robert Lay:

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