

Eric Cook:

Don't feel that even the most inconsequential tidbit of your life doesn't matter to the audience, because you'll be surprised at what resonates with the people on the other end of that screen.

James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 81st episode of the Banking on Digital Growth podcast. Today's episode is part of the exponential insight series, and I'm excited to welcome Eric Cook to the show. Eric has over 15 years of experience as a recovering banker who since 2007 has been running a digital agency focused on helping community banks, and most recently has created a mastermind community called The LinkedBanker to help bankers connect even better with their communities and their audiences. Welcome to the show, Eric.

Eric Cook:

Thank you very much. It's surreal to be here, because I take you for bike rides and runs all the time. So I now I'm debating whether I'm going to actually listen to this episode or skip over it, but it's cool to be on the show. Thanks for having me.

James Robert Lay:

Man, that's awesome. That's like so meta, and it is funny. Because sometimes my wife will be in the car and a podcast will start, sometimes it's mine. She's like, "Are you listening to yourself again?" I said, "No, it's just this is the next one in the queue." She goes, "That is so weird. That is so weird."

Eric Cook:

It just happens. Honestly, honey, I had nothing to do with it.

James Robert Lay:

Absolutely. Absolutely. I got to ask, man, you talk about biking, you're talking about going on runs. What's one good thing for you right now, now that spring has started to spring up? And think we're going to get some better weather ahead hopefully for all of us around the world.

Eric Cook:

Well, spring sprung, and then it unsprung. So we've got some snow here, but we've recently moved up to Northern Michigan and over the winter I actually bought studded tires for my fat bike and had gotten in some really cool rides out on the lake. And just this past weekend I got the regular mountain bike out, which was a treat to myself as a 50th birthday present of last year. COVID ruined my 50 birthday bash, so I got to figure out a way to bring it in. But I did manage to pull the trigger on a pretty tricky Yeti mountain bike, full suspension for these old man bones. And I toiled around the neighborhood and enjoyed just some time on my new bike and it was just good to be outdoors. I can't wait to hit the trails.

James Robert Lay:

Man, that is awesome. And I cannot wait to continue to join you on those rides and those runs. So thank you for bringing me along for the ride. It's always good to be with like-minds. And speaking of being with like-minds, all the work that you're doing, we're going to talk about building relationships in this digital world. And can we go back and do a little bit of reflection? And when we look at everything that has transpired, we're pretty much right at the one year anniversary of this COVID pandemic that we're also working to navigate through together, but

what have been the biggest relationships, when you go back, because you say you're a recovering banker, what would be the biggest lessons that you've gained personally, and how have you built these relationships say different than what a banker might normally do in the physical world, but in that of the digital world?

Eric Cook:

I think, and I kind of go on and off the wagon a little bit. Every once in a while I get roped into work and I'll drop off and then I'll realize that I need to do a better job displaying or conveying the human side of you and your business to the rest of the world so that they get a sense of who you are as a person, not just as a business professional, not as a digital marketer or not as a banker, but who it is that you really are. And to be able to use to the extent that you're comfortable, because I understand that everybody's ready to put that out there. But to be able to use digital technology to allow people to get to know you, because I had the fortune of growing up and at the time I didn't realize that this was the case, but my father was a community banker for 33 years.

Eric Cook:

And I was always amazed whenever we went to the grocery store or we went to a basketball game, everybody knew Charlie Cook, and everybody knew what he did. Everybody knew he loved to play softball and he played basketball and they knew all of this stuff. But it was because he was a community banker in a small community, in a small ecosystem. But that's why the bank was so successful is they knew Charlie Cook as Charlie Cook. Some of them even called him Bruce, because that's the name he used when he grew up because my grandpa's name was Charlie. And social media, the revelation that I'd had is it takes that small little experience that my father got to enjoy in his home little Marshall environment. And it allows for you to amplify that to the extent that you're comfortable, allowing people from all over to get to know you. And I'll oftentimes, not now, but when I used to go to conferences, people would come up and go, "I love your dogs," because I post a lot about golden retrievers and the Cook dogs.

Eric Cook:

And they knew my dogs. They knew their names. They knew that I loved to bike. They knew the things about me and it's those are the relationships that still exist to this day. And I think a lot of times people discredit the importance of allowing that human side to come through on social media, because there is a sense of vulnerability there.

James Robert Lay:

Absolutely. And you know, this idea of vulnerability. And when we think about bankers, this is where they've thrived in the community, the physical space of the real world, but community in COVID has shown us this probably more than ever before. Community has been redefined to be borderless. Community has a much broader scope to where it's not boundaries or zip codes or counties or states or countries. I think communities is really now like ideals. And do we share a common value or a common ... Your dogs, right? I mean, you have people who really love dogs and a brand affinity to that I think of is, and I wrote about this in the book, is chewy.com. It's a community of pet lovers. What are the opportunities for bankers to build this affinity, to build these relationships outside of the physical world and move them into the digital? How can we overcome maybe some of the mindsets that block us, even just starting that journey to begin within the first?

Eric Cook:

Yeah, that's a great question. And just one more squirrel jumped into my head as it relates to dogs. We actually had the chairman of the board of one of the banks that we ended up getting the fortune to work with, who told us after the fact that he has written, maybe it's not written, maybe it's unwritten, but an unwritten policy that he will not work with a vendor that doesn't have dogs, because he used that as a gauge of character. And they were big dog people, we didn't know that at the time. But he pulled me aside afterwards and he goes, "I want you to know we chose you for your technical ability, blah, blah, blah. But the fact that you have dogs tells me that you are compassionate, that you have the ability to care for something other than yourself."

Eric Cook:

And he just had this, and it gave me goosebumps. And he knew that because he followed me on social media. So don't feel that even the most inconsequential tidbit of your life doesn't matter to the audience, because you'll be surprised at what resonates with the people on the other end of that screen.

James Robert Lay:

It's funny, you talk about dogs and I'm going to address that. So my wife and I, our kids have been wanting a dog for the longest time. And we have four kids that are 10, eight, six, and four. So I'm going to poke back a little bit about that comment. Like we don't have a dog, we have four kids and my kids are like, "We want another, we want a dog." I'm like, "I don't want a fifth kid right now. Wait until they get a little bit older," because that's like literally, I mean, I could not imagine adding that to the mix a little bit. And my wife, she's already found the puppy that she wants, like cute little thing. And I'm like, "Just two more years, two more years, babe, because if we can get our youngest to six, I think the survival rate for that little puppy is going to shoot up exponentially."

Eric Cook:

It's true.

James Robert Lay:

Absolutely.

Eric Cook:

Exactly so-

James Robert Lay:

That's a great point though. I like that. I like that idea of, I think it's connection and belonging and that's what we're all, we're really all seeking that at the end of the day.

Eric Cook:

Now, at the end of the day he was a cat person. It might have been a completely different story. I like cats, I'm just allergic to them. So it's not like any of your listeners that are cat people that I am anti-kitty cat feelings, because that's not the case. I'll love up a kitty and then I'll pay for it later on with itchy eyes and sneezing. So I'm just a big animal lover at heart. But I think the original question, if I go back and remember what it was before I went on my dog tangent was, a lot of bankers that we talked to our resistance to participate in social media because I think the

thoughts or the fear is, or maybe the reality is one, they're not maybe allowed to participate while they're at the office due to technological constraints and security concerns.

Eric Cook:

They may be suggested not to participate because of compliance and trigger terms and other sorts of regulatory pressure that we have to be cognizant of. But at the end of the day, being comfortable talking about yourself and the things that really don't have anything to do with banking that would cause compliance or security or privacy, but put the customer at the end of the discussion, and what is it that they are interested in knowing, learning, wanting to know. I mean, I've read your book. We are part of your book club and you have a very apparent focus on putting the customer at the heart of everything that you do. And not focusing on, look what we're doing as a bank. It's what do they want to know? What are they looking for? And producing content that answers those questions. And a lot of times that might not be content that has anything to do.

Eric Cook:

You are a busy professional with four young children and probably are time-starved and wondering how you're going to get it done in the day. And if I'm a commercial lender interesting in attracting you as a potential client to my bank, it's going to behoove me to share content around time management, efficiency tricks, ways to get more done, things that will resonate with you and you'll think, "Wow, that's really helpful. That's really great. That's really interesting." Not really knowing that you're building a relationship with me, but when the time comes that you have a banking or a financial need, I'll have put enough coin in that karma bucket that I likely will get invited to that conversation. And I can serve you at that point with a financial need when you're ready for it, not when I want to sell it to you.

James Robert Lay:

I love that the coin in the karma bucket are what I call making deposits into a consumer's trust fund that sits between their ears. You're speaking to actually what Greg Martin talked about in episode 70, when it comes to building a personal brand, that means investing in yourself and the work that he's done as a commercial lender for a big six at truest. And that's what he said. He was like, "I never talk about banking in this social world, because of the compliance." And he's branded himself the entrepreneur's banker, because it's back to what you're talking about, is what can he do to empower the entrepreneur, to educate the entrepreneur, to elevate the entrepreneur.

James Robert Lay:

And, oh, by the way, when the entrepreneur has some type of a commercial lending need, who's he going to go to? He's going to go to Greg, because Greg has taken the time to make those deposits, to put the coin in the karma bucket. It's a big thought. It's a big idea. You and I were talking about this before. One of the best ways to kind of maybe get some of these mindsets and shift them a little bit is to find inspiration in others, find others who might be doing this. Anyone that you could recommend that you've seen just kind of take some of this and have the courage to lead?

Eric Cook:

I'm going to mention a name, which is very unoriginal, but I still think she is amazing, but Jill Castilla at Citizens Bank.

James Robert Lay:

100%.

Eric Cook:

And for anybody that doesn't know her, no judgment, but I would suspect that the vast majority of your listeners are going to say, "Yeah, but give me another name." But hers jumps into my head for a number of reasons. One, I've had the pleasure of meeting her in person. I remember it was a national convention. I knew somebody that worked at the association. I knew that Jill was going to be there. We had connected loosely through Twitter and exchanged some social chit chat back and forth, but had never really even talked on the phone or seen each other in person. And we exchanged this social dialogue through Twitter for almost a year. And when we got together in New Orleans at this convention, we met down at the lobby to go to dinner.

Eric Cook:

And before we even shook hands or said hello, we just gave each other a big hug. Because I felt like I knew her to the extent that I could give her a hug, and she felt the same for me. And dinner was amazing, it was like talking to an old friend. And she very quickly became aware of using social media as a way to humanize herself, given the challenges that Citizens, and if you've not heard, her journey is-

James Robert Lay:

Her turn around, yeah.

Eric Cook:

... euphoria, sitting in the hair salon at the beautician's chair and having the beautician talking about this evil witch that's taking over the bank and how she's doing so many bad things in firing people and having to admit that she's the CTO that they are talking about. And they just couldn't believe that she was such a sweet person, but what they're hearing about her. And she was not only able to leverage that as a brand builder for her, but turned the tide for her bank.

Eric Cook:

And she's then since used it to not just build relationships with me that initiate in a first meeting hug. But to the extent even at PPP, her relationship with Mark Cuban and the ppp.bank initiative and everything that she's doing for the industry as a whole and not just for Jill, not just for Citizens, but for the industry and for consumers in general. None of that would be possible if it wasn't for her embracing and building social as part of a cultural expectation. It is a unconscious competency of hers that it is part of just like brushing your teeth or reading the Wall Street Journal, communicating and sharing is just what is part of her fiber. And I think that's the top of the mountain in my opinion, if you want inspiration, I'd go to her and she's just such a fricking sweetheart. You just can't help but love her. She's awesome.

James Robert Lay:

Communication and sharing, and another person who's going to be coming on here soon is Paul Long, who has been doing a great job and in our pre-interview the other day he had mentioned, "Give more than you take. Give more than you take." A couple of other people. I mean, Jill, I just pulled her up here on LinkedIn and she literally is referencing and reflecting, "One year ago," this was 33 minutes ago, "one year ago today I met with the Tower Theater

team and was educated on the anticipated impact of COVID." And I've seen that video. She actually has a video interview of the team from Tower Theater, which is a local business. And so they talked about ways that they might be able to help. She said, "That day was one of the hardest days of my career, but represented everything that I love about my work at Citizens Bank of Edmond." And then she goes on and she talks about the relationship with Mark Cuban and then it really kind of everything that true.

James Robert Lay:

And that was just 33 minutes ago. This is like real time to see how she's using this platform to communicate and share not just what she's doing, but the good works that others are doing. I can't help but think of, who else is doing this? Alec Hanson over at Loan Depot. Casey Crawford over at Movement Mortgage. Kerry-Ann Betton Stimpson who's been a guest of this show, she's a chief marketing officer down at JMMB, who's running a podcast called The Internal Marketing Podcast. So there's a lot of inspiration out there. I think that can help provide some hope. When we look at this, in addition to maybe it's just mindset, what might be some of the other roadblocks that could stand in the way of a banker really committing to building relationships online?

Eric Cook:

I think there, and I mentioned Jill's unconscious competency. And if you think of those four stages, you're unconsciously incompetent. You don't know what you don't know. Then you're consciously incompetent where you know you don't know these things and you feel stupid and you're frustrated. And then you work towards conscious competency where you have to think about it, but you remember to do this, you remember to do that. I think a lot of bankers are fearful of going through that process. And many of them are maybe stuck in that unconscious incompetency. They don't know what they don't know. They don't understand why they should be doing it. I'm hoping that they're listening to podcasts like yours and reading things outside of the box and listening to other people mentioned. So they should pause this and go back and pick up on the names that you mentioned and figure out how to follow them, how to connect with them, how to see what sort of information they're sharing and how to pay attention to what they're doing, because it is a learning process.

Eric Cook:

And you are learning something that you were not hired to do. A lot of bankers that we talked to were hired to do loans. They're hired to help people buy a house, they're hired to take transactions and to open accounts. They weren't hired to be advocates and bullhorns and distributors of information for themselves, let alone their institution on social media. Yet, that's what the world is becoming. And we want to understand not just the bank, but the banker behind it. That was one of the things my father told me early in my career, "People will want to bank with you because they see you as their banker, not just because you work at the bank. And they will call you at home when the ATM doesn't work. And they will pull you aside at the grocery store," because they value your opinion and you need to make that available.

Eric Cook:

So being open to learning, trying new things, I think there's also a sense, the growing importance of video in a way to humanize yourself and to let people see you and you can see other people. Most people don't like to see themselves on camera. We ran into it even back when I was at a bank, we would want to get a group shot and we would have some employees

that just wouldn't want to be in the picture, "Because I don't like the way my picture is taken." We need to get over that. People want to see us and we have to be okay with that and realize that the first time you go on camera, it's likely going to be awkward and you probably aren't going to look great, but the next time is going to be better and better. You have to focus on what the future is going to hold for you and how it will improve, not get yourself bummed out about the fact that, "I look really dumb on camera, so I can't do this."

James Robert Lay:

I've done a lot of coaching with executives around that idea. I'll never forget, it was March, it was a year ago. So it was March of 2020. And it was a group of about 30 CEOs. And everyone was confused. They're frustrated, they're overwhelmed. And they were like, "So what's the best way for us to communicate with our account holders?" I said, "You want the best way. To make you uncomfortable, the best way." So yeah, hop on Facebook live and start streaming. I said the best way to communicate courage in a time of crisis to your account holders is not through a published policy PR statement that you put out, you get on and you lead with courage and people can see you. People can hear you and people will connect with you. And I could just see the fear because it was on Zoom and-

Eric Cook:

Oh totally.

James Robert Lay:

And you could see just the people's just go white. And I said, "Look, the very first time, like other first times, it's kind of an awkward situation, but you get used to it and you get better and you keep doing it. And sometimes you might need to take a shot of whiskey or a shot of tequila before. And that's okay, because look, truth be told, you're talking to a person who's on video, podcast, stages." In the early days, and there are videos in an archive somewhere and maybe I had to go find them and release them. They're pretty painful to watch, because I look awkward and I look uncomfortable. But it's like, you just, you got to keep leaning into that fear with courage to get to the other side. And what has helped me with all of this is now I don't worry about myself anymore.

James Robert Lay:

I worry about why I'm doing this, the banker. And more than that, it's the banker account holders and the financial brand account holders, the credit union account holders. Like what happens if these community institutions crumble and fall because we're just not able to make the transformations needed to continue to move down a path of digital growth?

Eric Cook:

Yep, absolutely. And I've seen the same deer in headlights, oh my gosh moments, when I've said that exact same thing. You need to go on, people need to see you. And even from an internal perspective, when your employees are wondering what's going on and how are we going to survive, an email might not cut it. You might need to figure out, and there are platforms out there that you can use. I mean, I'm using a platform called Loom almost on a daily basis, where instead of me emailing customers or even communicating with my colleagues, I fire up a Loom, I do a five minute video. I explain things. They can see me. They know what's going on. It comes across way better than I could ever type. And now the benefit of that on the other end, I get so many positive comments.

Eric Cook:

One, they think I'm a techno wizard because I've been able to figure out how to use a free software like Loom to be able to record a video and send it to them in an email, which is not that difficult people. But you differentiate yourself and they get to see you at the same time. And there's other analytics and other sorts of things behind the scenes that you can even see when they're watching it, which makes it even more interesting from a marketing conversion perspective. But at the end of the day it's that having the courage to let people see you and to be able to communicate is so important.

James Robert Lay:

Okay, that's it right there. Like what you just hit on, because one of the things I love doing this podcast is, what's an actionable item, a micro win, a micro-commitment that someone can make today or tomorrow to just start doing something and build a new habit. Because when you think about habit formation, I'm going to start a new habit. I'm going to start a new process, a new rhythm. And I don't think that's the right way to go about it, because you have to replace bad habits with good habits. And so the habit formation is this, step one, go to Loom because it's a platform that I use, and there's Soapbox by Wistia, there's Vidyard. There's a couple of-

Eric Cook:

[inaudible 00:25:39].

James Robert Lay:

Yeah, but I think Loom has simplified this. Video BombBomb is another one as well. But I think Loom has simplified this to where you literally can hit record on your phone or on your laptop. You talk, and I think the neat thing getting really practical and tactical is it creates an animated GIF. Is it a GIF or Jif? Because we always go back and forth.

Eric Cook:

I say GIF. I know that there's a lot of people that say Jif. But I'm not-

James Robert Lay:

That's a peanut butter though. It's Jif.

Eric Cook:

I say GIF.

James Robert Lay:

So it's a GIF.


Eric Cook:

Yeah, that's what I say, but I'm probably wrong.

James Robert Lay:

Because then you can slap that into an email, send that, and start small, do this internally in a safe space. Send this to a team member and show, give them a gift of gratitude. Thank them for the good work that they've recently done. And that's step one. And it's something that everyone





listening to this podcast can commit to do and really flex those muscles real time. And like you I do this almost every day, because it's asynchronous. Imagine how much time we'd save in status update meetings. If we just took five minutes and recorded a Loom and then we could watch them on the bike run, bike run, bike ride or while we're running.

Eric Cook:

I can do triathlons and that's run, bike run, so you were pretty close.

James Robert Lay:

But even like in LinkedIn, it's that 60 seconds, micro commitment, major implementations on the other side. I'm going to ask a follow-up to this. What is the common belief that let's say this industry has at large about, what we're talking about? Social media, social engagement, building relationships that you disagree with?

Eric Cook:

The one I hear a lot is, there's no way to measure effectiveness. I can't calculate an ROI in social media, because they're thinking of it as being, I run an advertisement in the newspaper for a CD special. I can sit down at the end of the day, the month, the week, whatever, and see how much money I generated for that particular CD product. And I can run the numbers. And to me as a banker, when I start looking at dollars and cents and interest rates, I can calculate that. And I have a clear understanding of X number of dollars to advertise produced Y number of dollars in certificate deposits. So now I know what the return on that investment is. The shift in the mindset here is, your return on your time and social, or in many cases digital, unless it's a specific advertising campaign that's very targeted for a financial outcome.

Eric Cook:

But your return is not dollars and cents, it's engagement, it's interaction, it's comments, it's that future relationship. Then I often will say, "Well, what's the ROI to answering your telephone, or responding to an email, or getting back to somebody on a text message?" There's no hard dollar sense to that, but we know the better that you do in those things, the better you're going to grow your business, and the more business that likely will come your way. So we have to think of ROE, and not return on equity, but return on engagement. And what are the engagement indicators that are telling us that people are paying attention to what we're saying, liking it, don't post something and then never go back and thank people for their comments. Because then you're being a poor brand ambassador of yourself where you're just broadcasting stuff and hoping everybody sees it. You're doing this to spark a conversation, which is engagement.

Eric Cook:

And Mari Smith, who is the Pied Piper of all things, Facebook. And she's another amazing social media person that I would suggest you follow. But she has a saying that I paraphrase, "But content is king, but engagement is queen, and she holds the keys to the castle." Because you have to produce content that people are interested in based off of you knowing what their needs and wants and fears and desires are. But at the end of the day, they crave engagement and interactivity with you. And you want to turn those conversations into relationships that will have the possibility of leading to an actual financial relationship at some point down the road. Without any of that it's not going to happen.

James Robert Lay:

Well, you know, I'm going to fall back on Jay Palter. We had a great conversation. I forgot what episode this was-

Eric Cook:

I think this was one that I listened to on a cross-country ski excursion.

James Robert Lay:

I can't help but think, and I might ruffle some feathers with this. What's the ROI of your golf game?

Eric Cook:

Yeah. If you go by yourself, probably not a whole lot, but how many deals have been done on the golf course?

James Robert Lay:

Exactly.

Eric Cook:

As a result there's not a question of that, because we know that this is how relationships are made.

James Robert Lay:

Yes.

Eric Cook:

That is a social activity. It just happens to be with maybe some easy beverages and a golf cart and some sunshine.

James Robert Lay:

Deals are done. And that's the thing. It's like if we can take that type of thinking, and that's one of the things that Jay was talking about, it's like we could take five hours to go play a game of golf and get a deal done. We could take one minute and send a Loom video or take that Loom video and publish it into LinkedIn and reach, instead of five people we reach 50 people. Now we got a 10 X multiplier and as people engage, the LinkedIn algorithm kicks in and more engagement follows. Maybe-

Eric Cook:

Just another idea just popped into my head. You talk about immediate engagement, let's take video completely out of the equation right now. I'm going to assume that a vast majority of your listeners have LinkedIn and maybe don't do it right now. Because you might listen to the rest of this podcast because I don't know what else is coming up, but I'm sure it's going to be awesome. When this is done, make a mental note to hop into LinkedIn, go into your messages on your mobile device. Find somebody that you feel is deserving of thanks or gratitude, and press the little microphone button that will allow for you to leave them a 60 second voicemail message. James Robert, I just wanted to thank you for having you on my podcast. I love talking

about this, but more importantly, I love talking about this with people that are as passionate about this as I am.

Eric Cook:

And I really hope that we had the opportunity to meet some people and to inspire them to change their ways and to make their customers and their communities better. I'm going to probably leave that exact voicemail message for you when I'm done. That is something you can do right now. You should do it right now, that expression of gratitude, you don't have to do [inaudible 00:32:28]. You don't have to know where your background is or worry about what's behind you. Simple voicemail through a one-to-one private message, letting somebody know that you care. Do that once or twice a week to people that mean something to you, you're going to be more comfortable with the process. Then all of a sudden video is not as scary.

James Robert Lay:

100%.

Eric Cook:

So yeah. Your whole do one thing now, just that got me inspired, so.

James Robert Lay:

May I build on your thought a little bit for the dear listener?

Eric Cook:

Absolutely.

James Robert Lay:

So you're actually tapping into a methodology that we call tag, because as kids we played game of tag, right? It's fun, tag, you're it? So TAG is an acronym and I have a lot, because it's the only way that this ADD mind remember stuff. TAG is you thank them. And this is all about like one-to-one direct messaging on any social platform, LinkedIn, Insta, Facebook, I don't care. You thank them, like when was the last time that you thanked the people that have been following you, you thank them. Then you ask them, ask them, what's a question that you might be able to help answer for them? Or what's one thing that you could do to help make their year even that much better?

James Robert Lay:

And then the G is you guide them. And that's where now that message can come back. Once again, it could just be voice of a response, an answer to where you're providing guidance. That's a five minute experience to where, another way to look at this is like what I call one a days. And you know, back in sports, we had the two a days, those were painful. Let's just do a one a day. Follow one person a day, connect with them, comment on someone's stuff once a day, engage, like someone's stuff once a day, and then create something original once a day and then share something from someone else once a day. Five things once a day, and it's about building the habit of just getting more comfortable. And over the course of days turned into weeks, weeks turned into months, months, quarters, quarters, years, you'll be just as comfortable as Jill, right?

Eric Cook:

Absolutely. Because I've had conversations. I mean, her first tweet was petrifying. She sent it right after their bank just got their order lifted. And should I do this, should I not? I mean, she heard about it from her kids and look where she's at today, so yeah.

James Robert Lay:

And they all started somewhere. They all started somewhere. I mean, even the best of social media, and love him or hate him, Gary Vaynerchuk-

Eric Cook:

I knew you were going to say [inaudible 00:34:56].

James Robert Lay:

And he's got a great perspective, when asked about the ROI of social media, there's an article go Google it. What's the ROI of your mom? Like you can't put a dollar amount to everything that our moms did for us. And I thought it was a really great perspective. Man, Eric, this has been so much fun. Thanks for the great conversation.

Eric Cook:

Absolutely. I feel like we could go on forever, but we probably shouldn't.

James Robert Lay:

No, well we got to do it again. We've got to do it again.

Eric Cook:

I would love that.

James Robert Lay:

If someone's listening, they want to connect with you. They want to continue this dialogue, conversation, discussion. What's the best way for them to reach out and say hello?

Eric Cook:

I am on LinkedIn, Eric Cook MBA. You can hop over to the [linkedbanker.com](http://linkedbanker.com) and check out some of the cool mastermind stuff that we're doing over there. But yeah, Google me, I'm pretty available. And I think a vast majority of what you find will likely be good on Google, so.

James Robert Lay:

Listen, Eric thank you so much again for joining me on another episode of Banking on Digital Growth. This has been a lot of fun.

Eric Cook:

Thanks, man. Appreciate it.

James Robert Lay:

As always. And until next time, be well, do good, and wash your hands.