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James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 89th 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 Garick Giroir to the show. Garick is a content strategist at Louisiana FCU, where he has been helping to transfer their knowledge, to transfer their insights to people at scale digitally through content in Louisiana throughout the production he's doing, the promotion he's doing, and it's really been good guiding Garick along with the rest of his team on their digital growth journey over the years because they really are doing very important, very meaningful work together. And today, I look forward to celebrating and highlighting the good work that Garick is doing, and really just a very short period of time coming into the financial services space. So, welcome to the show Garick.

Garick Giroir:

Thanks for having me. And may I say, excellent pronunciation of my last name. Beautiful. Well done.

James Robert Lay:

Well, you and I had to do a couple takes on that cause I was a little bit nervous. Giroir, I think it is. So, yeah. No, it's all good. And it's important. Names are important and what I want us to start out and you and I have this one question almost every time that we get together doing a strategic coaching call is what is one good thing that is happening for you right now? What are you most excited about?

Garick Giroir:

Well, probably in terms of the work I do, I learned that we won three diamond awards, Category's Best for some stuff we did in 2020, really awesome. I gasped when I got the news. I mean, that's a big deal and really helps affirm what I do, right? What I come in and do every day.

James Robert Lay:

Three diamonds, Category's Best, and this is important because it's not just a vanity award. You actually have to have some proof of value creation. And this all comes back from 2020. What was some of the work that you were doing that led to being recognized for this work?

Garick Giroir:

I've been thinking about that a lot and I think it's really interesting when you look at the beginning of 2020 or when COVID hit, right? I mean, it went from being like, "Hey, am I going to have a job?" Right. I mean, especially, because at that time I was just hitting my one-year anniversary working at Louisiana FCU. And so, it's like the last guy in the door, first one out the door, right? Is that the saying?

James Robert Lay:

I remember.

Garick Giroir:

So, to go from that to just embark on this journey of just being nimble and sort of changing on the go, changing the way things look, changing the way people experience our content, it's amazing, and it really is exciting to see that because at the time, it's like you do it so you can survive. You don't do it for the award, but to get that award now, hopefully that we're on the back end of this whole COVID shebang is really, really exciting.

James Robert Lay:

Well, I vividly remember when you share some of those concerns with me and I was like, "I'm going to put your mind at ease. Content is going to become far more important now than it was even before the pandemic, and we're going to see this wave ride out." You talk about the new norm, content as part of a growth strategy is the new norm. And so content strategy, content production, content promotion, but I think most importantly, content strategy must drive everything else because I see a lot of financial brands. They're producing content and they're promoting content, but they're not doing it from the perspective of strategy. And to me, strategy simply defined is, what are we not going to do? What are the few things that we are going to do and really commit to be the best at those few things to create the greatest value for others?

Garick Giroir:

I agree.

James Robert Lay:

And what's driving a lot of this strategy for you is purpose. I know just at Louisiana, you guys are even working towards a bigger purpose, but what is the bigger purpose that you're working towards? Why are you doing what you're doing? What's getting you up in the morning?

Garick Giroir:

I think it really helps that I really enjoy what I do. I have the privilege of being in a position that rewards creative problem solving and interpersonal skills. And those are two things that I think are sort of built in with me. And so, I'm able to insert sort of this element of me into my work, but also there's this... I've been thinking about this a lot. There's this odd role-play sort of element to it where I leave Garick at the door and I speak to a large audience as a credit union because the average member at Louisiana FCU is a 42 year old woman. I am not that. So, I mean, I've been in marketing for awhile now, and I've met a lot of marketers and there are people that... I see people pour their heart into their work and I'm like... You want that kind of passion, but they pour so much of themselves into it that they get offended when there are revisions or edits and that isn't me. My work fulfills me, but it does not define me.

James Robert Lay:

Yeah. It's about creating balance, and I think it's also, sometimes you're the student, sometimes you're the teacher, but always be learning and be open to feedback and removing that sting of criticism because that criticism could actually be the thing that helps you level up to reach a potential that you probably never even envisioned reaching yourself. And what have been some of those roadblocks, those obstacles that you've had to just overcome on your own personal digital growth journey that you've been taking and maybe what have been some of the steps that you've taken to overcome those challenges?

Garick Giroir:

Yeah. A lot of people I work with, they started in banking, right. I mean, I'm coming into a completely new industry for me. When people ask like, "What industry are you in?" I'm in marketing. And I mean that literally. I did some video editing work right out of college and then went and worked at an advertising agency in New Orleans. And I served clients in health care and some in financial insurance, just a whole bunch of different industries. So, the only thing that was really consistent was marketing and the strategies of marketing. And so, when I came here, it was no different. I mean, I wasn't scared, I wasn't nervous because it was... I would approach it with what I knew, which was marketing.

Garick Giroir:

And so, it's been kind of this awesome thing where my lack of knowledge about banking has helped inform sort of the messaging that we use. I mean, we're sitting there in the room and we have my team and they've worked at Louisiana FCU for a long time. They're saying stuff and I'm like, "These guys are brilliant," but I'm meekly raising my hand just like, "This all sounds great. What is debt consolidation?" And if I'm having those questions, then I am certain that other people do as well. And maybe they're too afraid to ask. And so, that's really helped... Even just sort of encountering questions myself has really helped to drive sort of the, how I put information out there and how we as a team communicate things.

James Robert Lay:

And that's why I really feel there's so much opportunity for financial brands specifically who are looking to maximize their content capabilities to bring someone in from the outside, someone from an editorial background, someone from a writing background. In your case, video is a key part of your experience because it's about being curious. It's about asking questions and it's really about bringing a lens of empathy that others who've been in the banking world for, let's just say, five, 10, 15, 20 years. They get used to seeing and thinking and hearing things a certain way, but you're almost playing the role of the VOC or the voice of the customer. How have you been able to do this in this post-pandemic world? Specifically, one of the things that you and I have talked about has been these in-person events. You had to make some pretty big shifts and pivots because events were really big as part of just the growth strategy, and when you took those events away, your role in the content, but you were taking inspiration from content outside of the space and then injecting it in to the space.

Garick Giroir:

Yeah. Yeah. Am I allowed to say the name of the event? Are we going to get sued if I do that I took inspiration from?

James Robert Lay:

No, absolutely. It's a learning. This is all learning and educational materials, so you're fine.

Garick Giroir:

All right. Great. So, one thing I like about this team is that, and this isn't always common, is that they don't come up to me and say here's the tactic we want you to do. They come to me in all of us with a challenge, a problem like, "Let's solve this problem." And they trust our marketing coordinator, our digital marketing specialist, and then me, the content specialist to bring solutions to the table and so probably in... Yeah, it was in the summer. We knew Member Appreciation Day was coming up and that's always been a really big event. It's something that

the members look forward to and they... It was like, "Do we cancel this?" And I'll never forget this question like, "Is there a way for someone [inaudible 00:11:13] experience an event without leaving their house?"

Garick Giroir:

And so, I was thinking about it. I had heard of people attending conferences, these digital conferences were sort of going into different sessions. And then I was sitting there and it was Shark Week, which is a holiday in our house. We love Shark Week. Sitting there watching Shark Week. And I just remember feeling like it was so comforting to just have all of this custom content for that week being aired, especially considering around the time there wasn't a lot of new stuff coming out. And so, I just remember being like, "How do I do like..." There's an overall theme here, and yet there are smaller themes within, and then they cut back to this guy who kind of leads the viewer through it. And I was like, "Is there any way we can do this? Can we do a week of it?" I wouldn't want to do a week of it. I'll tell you that right now because one hour was difficult enough, but we took that idea. And we created Member Day Live, which was an absolute hit. And probably the best thing I've done in my career to date.

James Robert Lay:

Watching this journey unfold specifically when it comes to Member Day Live... We need to get that linked up in the show notes because it'll make it that much more... This was a full on production, but the value creation, the fact that you and not only you, the team at large and not just marketing, but even leadership had the courage to lean in and try something new like this opened up a whole new world of opportunity because at one-tenth of the cost, Member Day Live captured 41% more leads and drove over 1700% new website visits over the previous year. And so, when you look at this, you can start to quantify the engagement because one of the things that you found was there was a 467% increase in engagement across all channels during this moment. And it wasn't just a couple of people dribbling in. This was impacting a much larger reach.

James Robert Lay:

When you think about reach too, one of the other areas that you've been focused on, and I've been really impressed, and if you could talk about this has been on content production more specifically, not just video, but also articles and blog writing and the value created there. Can you unpack some of that because to me, this is one of the biggest lessons of hope for someone listening to this and who has been dabbling in content, but they can't get much traction. You've taken your blog in 2018 from 596 visits annually to in 2020 more than 41,000 people visited your blog. And that's not the total visits. That was just people coming in from going to Google, typing something in, and they ended up on one of the articles that you had written. What does that journey look like?

Garick Giroir:

It's very surprising, to be honest. And that was probably my main job description on day one. It's since grown into a lot of different things, but the blogs... I mean, I hit the ground running with the blogs, and that was something that I was able to do because it was sort of this exploration of my own. So, it came very naturally. And so, with the blogs, it's really interesting how you write them because it almost goes against everything you're taught from a marketing and sales perspective. You can't talk about yourself and it's been... I had to figure out how to pitch this to

people, not the marketing team, but when we're doing videos and whatnot, I had to explain "Yes, stop talking about yourself. I'm sorry." And I've been... Go ahead.

James Robert Lay:

Why is that? I want to hit the pause button because you're now unpacking something that I think is a really painful conversation that we need to have and lean into this a little bit at multiple areas of the organization because it is so different from what many in the financial brand and the financial services space have learned and have done over the years. You stop talking about yourself. Help first, sell second. Why do you feel that is number one? It's so hard for people to wrap their minds around it because it sounds simple in theory, but practically applied, it's a little bit painful. And then number two, what can be done to reduce some of that pain?

Garick Giroir:

I think it's human nature. I mean, it's not just something that is prevalent in the financial industry, but all industries. It's also prevalent in real life, wherever you look at it. I mean, people can only see so much and most... I mean, all of it is through their own lens. I mean, I think it takes a great deal of empathy to even start having those conversations with yourself, right? And it's easier when you're... It's easier to ask someone, to ask them a favor than it is to convince them, right? Because then you have to do the work and then you have to bring it forward and I've tried to explain that content marketing is not advertising. When you enter the digital content realm, you're in the user's house. So, it's our job to listen to their dreams, listen to their struggles, even their unspoken insecurities and understand that people are complicated that they see what they don't have, and that content can be a way to show them what they can have and what they need to do or at the very least understand beforehand in order to embark on that buyer's journey.

James Robert Lay:

So, to use your words, content is not digital advertising and there's some education that probably has to be unpacked there for people to wrap their heads around. This is not direct response marketing. We do X and then immediately get Y. We're playing a long game replacing deposits into a consumer's trust fund because we need to build up enough trust. We need to place enough deposits because we trade on currency in this digital world. And so, now I'm going to put on my CEO hat and be like, "You know what James Robert, Garick? I'm really connecting with what you're talking about, but prove the value to me." And my initial thought as well in a year since you were hired, you exponentially increased organic search to over 40,000 people visiting the blog, and then I'm thinking, "Well, how much would it cost to buy that traffic with digital ads?"

James Robert Lay:

So, I'm just going to throw out a number. Like an average cost of a CPC, cost per click. Make my math easy. 40,000 people with an average CPC cost of \$5 per click. Do the math here real fast. Would that be two million, if I'm not mistaken? Am I missing a zero here? Help me out on the math because math is not...

Garick Giroir:

Oh, you're barking up the wrong tree here. I'm a mass comm major. I skipped math on purpose.

James Robert Lay:

See, we're going to pull up the calculator. 40,000 organic visits from search times \$5 per click. It's 200,000. It was a zero. It was a zero. So, \$200,000 of value from, let's just say, traditional search. Now, that's a lower end on the spectrum. If you made a 10, oh, now we're talking a completely different ballgame with that. So, one of the things is not only looking at just top of the funnel, you've been able to take this into measuring blog subscriptions and all the way down into attribution of loan production. What does that look like? And how have you been able to connect some of those dots?

Garick Giroir:

Well, yeah. I mean, we also had a... I recently discovered that we had a person join our credit union as a member and their first touch point to our website was to a blog that they found. And I think it's because we're getting that crowd that is in the middle of the research phase. And I'm a big researcher. I have to know everything before I'm even comfortable talking to a salesperson mainly because I'm a skeptic and I'm like, "You're going to trick me because I don't know about it." But I think that there's a... We see people coming in the door and we see people that are like, "I want to get this." What we don't see are the people that are weighing their options.

Garick Giroir:

And so, the people that are trying to figure out the answers... It's like, what's the difference? Is it better to do this or this? Should I even do this? I just got a car this year. Am I even allowed to get a house? People asking those questions. And so, the articles address all those things. Those little small niche questions that people have. And it starts with sort of knowing what questions they're asking and that's not something I know. That's something I approach our other teams. And I say, "What are the questions you get asked the most?" You can ask members of my team. It's like, "What are you insecure about with your money? When you look at your friend's money, what do you want that they have?" Really uncomfortable stuff because I want to hit that part of the brain where people are like, "I didn't know other people feel that way."

James Robert Lay:

I want to come back to this idea of where you're picking people up in the buying journey. There was a study done by McKinsey and they found... Now, this is B2B, but we're also seeing this is happening on the B2C side. McKinsey found that 70 to 80% of people prefer remote human interactions or digital self serve. And so, they're educating themselves as part of this. And let's just say they get anecdotally 80% of the way through that buying journey, but then they want to talk to someone. They're coming in a lot more informed, a lot more educated than ever before, and that also means that we need to tap into the expertise that we bring as a financial brand because otherwise no one has access to that expertise. And the only way to bring that expertise to bear in the marketplace is through a content strategy. I think the key element to all of this though, is you're not relying on yourself as the subject matter expert. You're empowering and elevating the subject matter experts that are already within who might not have the means or the capability, or just feel comfortable to bring that expertise to bear in a digital space. How are you reconciling these two worlds? How are you making other people who might feel a bit uncomfortable, feel more comfortable with just this thought and this idea of, we'll call it today, banking on expertise?

Garick Giroir:

You're talking about the internal team?

James Robert Lay:

Correct.

Garick Giroir:

It's been a really interesting journey with that. I can talk all about doing all of the live videos we've done, but have live Q&As. And so, in those chats, we have a host speak to an expert, and sometimes those experts are people that work here at Louisiana FCU. And it's been a really interesting... It's been an interesting thing because I've grown up... My parents first let me start using the camera without their supervision when I was 11. So, I'm comfortable in front of a camera, but not everyone is. And so, I want to pull out all the knowledge that they have, all the stuff I hear them telling the members, right? I mean, I have approached Louisiana FCU as a member and I'm blown away that people... A lot of times I'm working with my team members and I'm the one leading it. Here's the marketing thing I'm explaining to them. It is a power shift in that situation and I'm comfortable with them and they're explaining it to me. I'm like, "Man, you were like... Why haven't you ever... This is a new side of you." And I feel like it happens so often.

Garick Giroir:

And so, I want to leverage that expertise so that I don't have to be the one always doing the research, right? Because I'm learning too. And I'm learning sort of the basics, right? And if there's additional strategies that you only know after years of experience, I want to get that on camera and get that in blogs. And so, we've been working with them to help establish their tips and tricks and get that out there any way possible.

James Robert Lay:

And then you create a content library of all of this knowledge, all of this expertise, and that then creates and yields fruit exponentially as you see going from 500 to 40,000 plus visits to your website via organic search to specific articles. How much does a system or a process, a methodology play into this? And you and I have had a lot of conversations of take what you're doing, continue to level it up, make it even that much better, but is it different than just writing the one-off blog posts here and there or is there more intention being put into the work you're doing to get some leverage in scale because you're taking the responsibility of the expertise off of your plate, you're leaning to the expertise of others, and then you're working within... We'll call it just your own growth ability to become a multiplier for others' expertise.

Garick Giroir:

Yeah. It's been really cool to watch sort of this stack of content that we're creating. I feel like at the beginning it was like, "Making it. Make it. You got to make this. Here's an idea. Here's an idea. Here's an idea." And now two years later, when we start discussing different financial topics... We have a campaign that we're rolling out and it's on this topic. It's like, "Oh, well, we have an interview with so-and-so about this ready to go. We have a blog about this. We could slap a banner in there or repurpose that content and put it in an email series." So, yeah. The trick is to not reinvent the wheel every time because once you have that, the information, it really doesn't change that much. And so, if there's any extra, you can add to it. That's awesome, but it's been really exciting to see... As we approach a campaign, now I'm getting to a point where I don't have to create something new every time because I already did the work. I did it in 2019.

James Robert Lay:

Right. Right. And when you look at this idea of time because you're not having to constantly be creating that's giving you more time to learn, to think, to review and then take what you're doing and be much more intentionally focused around it. What is the opportunity because there's multiple types of content that we can talk about. Get really tactical and don't want to go that deep into the conversation today, but you've got articles and you've got video. What's the opportunity with video because I see video as an exponential multiplier that it's still in the early days.

James Robert Lay:

And I think what's most exciting is how you're becoming an educator for others to build their... We'll call it video confidence so that they can speak with authority and with clarity and with brevity on camera who have... They've done this in the real world and have succeeded and excelled but you put... Like you said, your parents gave you that camera. I was the same way. Kind of grew up in this digital world. So it's second nature, right? It's not a big deal, but there's still a little bit of terror when you're staring at the Cyclopes' eye. I'm not going to lie. That's just real, but how are you helping to build the confidence of others to where you even now have business development teams, for lack of a better word, producing their own digital show and their own digital content? You've stepped out of that because you've got to transfer that knowledge internally too, right?

Garick Giroir:

Yeah. And to add onto that first point you made, video is awesome. Video is like having someone deliver the whole cake to you instead of just the ingredients. I mean, I can break that down into so many ways because you already have their face on film. You have the words they speak. You have the audio, you transcribe it, you have the words. It is [inaudible 00:29:20]. If I can just get some smart, brilliant financial expert on camera, I can live off that like an ancient animal or like... You know what I mean? I can live off the scraps and repurpose that for years.

Garick Giroir:

Onto your second point. Yeah. Live digital events are impossibly intimidating. And from a producer standpoint because I try not to be on camera and produce at the same time, that's two different things there that I find don't always get along, but there's just such a high possibility of technology issues plus just plain human error. So, you have to prepare a lot. That goes for really any event planning. I think it really takes a logical optimist to be driving that ship. Someone that can communicate with all the parties involved and also knowing your audience is an important factor as well as practice because you don't want to improvise a live event. You can take the most charismatic person in the room, put them on camera and be like, "Go," unless they are a freak, they will most likely... There'll be that moment where it's like, "Whoo. Giroir in the headlights. I am live. There are thousands, hundreds of people watching me. What do I say?"

James Robert Lay:

Yeah. And I think that's the thing is you've been able to build the confidence of others. That was not their core capability. Wasn't even in their job description to where they're able to facilitate these live events that historically... Let's just think business development. If they did an event, they'd get what? 30 people there, more or less, and there's a cost associated with that time, et cetera, but in that same amount of time, instead of reaching 30, you're now reaching 1,000 or you're now reaching 1,500. What holds people back? Because I can think of a lot of financial

brands that I've made these recommendations to and something just holds them back from making this commitment. What do you think that is? And I have some thoughts, but I want to hear it from you first. From leaning into video.

Garick Giroir:

Yeah. I think the whole thing is fairly uncomfortable. I've asked people, "Would you like me to leave the room so you can speak?" One thing that I... I realized this and it makes grateful to those... Even if someone can't get a line or they're fumbling and it's taking a long time, I sort of keep my humility and what stops me from getting frustrated is knowing that. I mean, they are making a sacrifice here. I mean, they're being vulnerable at my request and being in front of a camera with a light in front of your face, with people behind the light that you can't see because the light's so bright.

James Robert Lay:

Right.

Garick Giroir:

My gosh, you feel like a test subject except instead of answering questions, you have to just be the expert. "Okay. Now, go be an expert." It's a really hard thing to ask. And I recognize that. And so, I think it takes a really... Someone who's willing to do that and what could possibly hold them back is just sort of that lack of comfort. If it's the person that when you pull out a camera, they're not smiling or they may be like, "[inaudible 00:32:45]," or leaving. There are a lot of people that don't want to be on camera from... And that could be anywhere from like, "I don't want my face to be posted on social media," to like, "I don't feel comfortable about myself enough to let other people see me."

James Robert Lay:

That right there. And I want to touch on this because I literally... You see it here. This is my notes in my Apple phone, my iPhone. I've been thinking about this so much. Thinking. And I wrote down four things because when you think about this idea of digital transformation and digital growth, I always talk about there's four transformations that have to happen. There's the self, the team, the organization because an organization is made up of teams, teams are made up of individuals and when you can transform all three of those, then you can really truly begin to transform the lives of the people, the communities that you serve, but it all starts with the self.

James Robert Lay:

And people, I think, are so overly critical in this social age. They've been damaged, for lack of a better word. They've been damaged by the Instagram perfect life. That's not how it is. And so, there's four things that I'm thinking about. Number one, self-awareness. How am I feeling right now in this experience? What might be holding me back from reaching more lives to leave a positive impact, to elevate them, to transform their own thinking? Number one is self-awareness. Number two, closely tied to that is self-confidence. Why am I lacking in this level of confidence right now? Is it because it's something that I've never done before? It's because I've never done video. I've never posted something on social media because I look at this... Okay, great. We got marketing. You guys are doing a great job. Now, it's about expanding this out and you're already doing it. You're empowering and elevating others internally, but self-awareness, self-confidence, closely tied to that, self-esteem, right? How am I really feeling about myself right now?

James Robert Lay:

And then the deepest one of them all is self-worth. And if you have knowledge and expertise and you're able to get this out into the world into the communities that you serve because communities in this post-COVID world are no longer about borders and boundaries and zip codes, but it's about this digital world that we're all living and playing into. You're totally worth it. And I think you're doing more harm than not by not bringing that knowledge to bear. And so, is it coaching? What do you think it is to tap deeper into these four areas that I've talked about here?

Garick Giroir:

That's a good question. And it's still one I'm trying to answer myself. I think that there is a huge number of people in this industry and all industries that are suffering from imposter syndrome. And who knows where that comes from. It could be a bunch of different things. I've experienced it myself. A lot of my friends have. And, honestly, I'm kind of in the school of thought where it's like, if you don't, then probably you're being a little naive as to how much you know, but a lot of people, right. You're exactly right when you mentioned Instagram. It's all a comparison thing. And so, it's-

James Robert Lay:

Stop caring what other people think.

Garick Giroir:

And not just that, but we have so many people we look up to, right? I mean, when you started on your journey, James Robert, I'm sure that there was someone you saw that was doing it right and you were like, "Gosh. I want to be something like that," but you'll never be that because you're going to be yourself.

James Robert Lay:

Exactly.

Garick Giroir:

Some people aren't comfortable with that.

James Robert Lay:

The moment I... And you're right. Imposter syndrome is real. And the moment I stopped... And we're going to keep this PG rated. The moment I stopped caring about what other people thought about me, the moment I truly let that go, the easier it became. The moment I stopped comparing myself, the moment I stopped wanting to be someone else... That was honestly what was holding me back. And I'm like, "You know what? No, I got to just be me and bring myself, the good, the bad, the ugly." And we're talking about it right now. Have I leaned into fear and dealt with all the demons that I talk about? Yeah. But it allows me to have these conversations with others from a very real place of authenticity. Dealing with addiction and some things like that. I'm willing to have these conversations and go there because it's what makes us real, and we're all on this journey of growth together. So, yeah. I don't know. This is a big area of opportunity that I feel like if we can crack that... And I don't have the answers that's why I'm kind of just...

Garick Giroir:

Well, I have a thought on that because it's really hard not to compare yourself to people. And I mentioned I worked at an advertising agency and that was really my first break into marketing in that sort of setting. It's tough because at first... I mean, here at Louisiana FCU, we have a marketing team. We each have our role then there's accounting, there's lending. Everyone has a different thing. In that building, everyone there is an expert marketer. So, it's like, "Where do I fall in the expert category?" And somewhere along the way, I just had this epiphany because people that I respected were asking me questions about certain things. And I was like, "Oh, we each have our own discipline. It's just about how we kind of convey that information."

Garick Giroir:

And so, I don't think it's bad. I don't think you should compare yourself to people, but I think it's good to really look at people that you respect or that you want to be like and really understand what it is about them that you like or that you think is true to you and your personality and/or work style because I'll tell you right now, me right now in 2021 versus me starting out in 2012, what you're looking at is, I've slowly absorbed the good habits of better people than me that I was working around. And it's still happening to this day.

James Robert Lay:

Jim Rowan says it best. Go watch his YouTube videos. Great speaker. You're the average of the five people you associate with and hang out with you. I mean, that's it. And you do because you pick up so much unconscious behaviors. And I think what you're talking about, and this is another great thing that you guys are doing as an organization. Marketing is being very intentional of having cross-departmental conversations to continuously come back and educate other key stakeholders in the organization about not just what you're doing, but I think more importantly why you're doing it. And you're really starting to break down and tear down some internal silos. And a lot of it is rooted with, "We just don't know what we don't know." The fear of the unknown holds us back so much from achieving our full potential.

James Robert Lay:

Let me ask you a question for the dear listener to get really, really practical and just their own personal journeys of growth. Everything that we've talked about so far today around content, around video, getting into some deeper level stuff into what's holding us back from being that authentic self in the digital space because I see employee empowerment, employee engagement to create micro-influencers is a major growth opportunity, but to crack that nut, we're going to have to get into things like self-awareness and self-confidence and self-worth because I think that's going to be what helps to eliminate some of those roadblocks, but what would be one practical, small, just very small action item for a financial brand leader, a financial brand marketer, a sales team member who's listening and what's to level up their content game? What's the one action you would recommend them to commit to a small micro win?

Garick Giroir:

Stop speaking in first person because one person only knows so much, but an entire team, an entire organization, now we're talking about hundreds of years of experience. And so, I mentioned it earlier in our conversation if I'm approaching someone and saying, "Hey, I'd really like you to do this." Like, "Great, who are you?" Right. I just think that there's something. It is a natural way that we speak and it feels uncomfortable. And look, I'm telling you this right now. I've written blogs. In my first draft, I just go through and kind of get the ideas out and then I go

through it, I'm deleting the "we's" and the "I's" and all of that stuff. Speak to them. Speak to whoever you are putting that message out to make sure there's no jargon and speak to them at their level.

James Robert Lay:

So, I'm going to take that and add on your action item. Go to your website, go to product page, go to a blog article, control after command F, and search for the "we's", search for the "I's", search for the "us", that first person perspective. And I think that'll be very helpful and to see how you might just transform the lens and it is just a small micro-shift in thinking that can be much more inviting to someone to join the conversation by putting the questions, the concerns, the hopes and dreams of others at the center of all of our thinking and all of our doing.

James Robert Lay:

Garick, this has been a fantastic conversation today. I really appreciate it. Just your own journey of growth. I'm so happy for you and the rest of the team at large. You are doing important and meaningful work. If someone is listening and they're like, "You know what? I want to go deeper into this area here." Maybe it's around running remote digital events, working with business development, whatever it might be. What's the best way for someone to reach out and say hello to you?

Garick Giroir:

Is it safe to say our email here? I don't want to get bombarded by... I'll talk to anyone. Let's see. I'll say Instagram. I'm on Instagram. I'm off of Facebook, which is kind of problematic because I do a lot of my work on Facebook. But yeah, Instagram, I believe my handle is sunsetrider.

James Robert Lay:

Instagram. And I'm going to give you another one. LinkedIn.

Garick Giroir:

Yeah.

James Robert Lay:

LinkedIn.

Garick Giroir:

That's the best one. Okay. That's the best one. That's the best one to do.

James Robert Lay:

Yeah. Definitely. Definitely connect with Garick on LinkedIn. And here's your challenge, man. Starting to share some of your thinking with the world. I think there's a lot of goodness that you have going up here between your ears and can continue to help educate and elevate others on just their own personal journeys of growth. So, thank you so much for sharing where you've been, where you're at. Next thing you're excited about for going next, what would that be?

Garick Giroir:

Well, I think it's going to be sort of looking at sort of those things that we put in place when COVID happened that were band-aids, looking at those band-aids and saying, "How do we fuse

this back into what we do in a way that makes sense in the new normal universe?" Right. So, sort of thinking about those things and helping people get comfortable with change because I think it's so important to look at things and ask why. And I'll tell you right now based on experience, not here, but other places. Asking someone why is a loaded question because if you hit the right person with enough imposter syndrome or their insecurity, they're going to be like, "Why are you questioning me?" And it's like, "I'm not."

Garick Giroir:

So, not necessarily questioning the person, but questioning what it is that you do because I think asking, why are we doing this? Does this still serve our members? Is there a better way to do this? Is the way to level up as you would say, James Robert, and really start doing things in a way that is more proactive instead of reactive and really... You want to be the financial institution that the other ones try to mimic. You don't want to be the one kind of falling behind and it's not going to be an instant thing. It's going to be something that people get used to. People specifically. Well, internally and the audience you're speaking to, but I think that in many ways, there's some I've been thinking about... I think that tradition in many ways is the glass ceiling that everyone talks about. The minute you stop growing because you're like, "Well, no. This is how we've always done it. This is the way it is." Is the minute you become extinct.

Garick Giroir:

Now, I'm not telling everyone like, "Hey, let's go out and be the next Steve Jobs and risk everything." I'm just saying it just starts with sort of questioning. Are we spinning our wheels on this? Is this the best way to reach someone? I think once you to start asking those questions and providing actual answers, you'll be amazed at how fast things change and how better your results become.

James Robert Lay:

[inaudible 00:45:56] great. If I could sum that up, question everything with respect, with the intention of creating value for others in the communities that we serve, both prospective members, prospective account holders, account holders, and do it in a way that doesn't come off as brash, but at the same time being aware that if we don't ask these questions, then it could create more chaos and it could create more conflict than if we do. And so, when I think about asking questions, the only bad question that there has ever been is the question that goes unasked. And we don't ask that question a lot of times because of fear, so lean into that fear with courage, lean into that fear with confidence and Garick, once again, thank you so much for joining me on another episode of Banking on Digital Growth.

Garick Giroir:

It's my pleasure.

James Robert Lay:

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