

---

# How to Build a High-Performance Team

Michael Henry and Heidi DeMattos

MISSION  
VALLEY  
BANK  
As of  
FYE 2023

- Bank was founded in 2001 by current President and CEO – Tamara Gurney
- Headquartered in Sun Valley, CA with offices in Burbank & Santa Clarita
- \$651,838M Assets
- \$521,942M Commercial Loan Portfolio (We don't offer consumer loans)
- 94 Full-Time Equivalent Employees

# What qualifies us to speak to you all today about building a HPT?

- Loans at 12/31/2023 - \$521,942M vs. 9/30/2021 - \$286,294M = 82.31% Increase
- Business Manager - Since 4/2022 to today \$4.5MM in commitments to \$72.4MM
- All remote employees
- Became a manager in April of 2009 – Not one hired employee has left. Only one inherited employee has left.
- Since arriving at Mission Valley Bank in August of 2021 – 12 Employees followed
- Created two very high performing departments at Mission Valley Bank – Which have turned out to be extremely profitable, both are non-interest income drivers
  - Community Development Department - \$5.1MM in Grants for 2023
  - Business Manager - \$2.6MM in Net Profit for 2023

# What is Business Manager

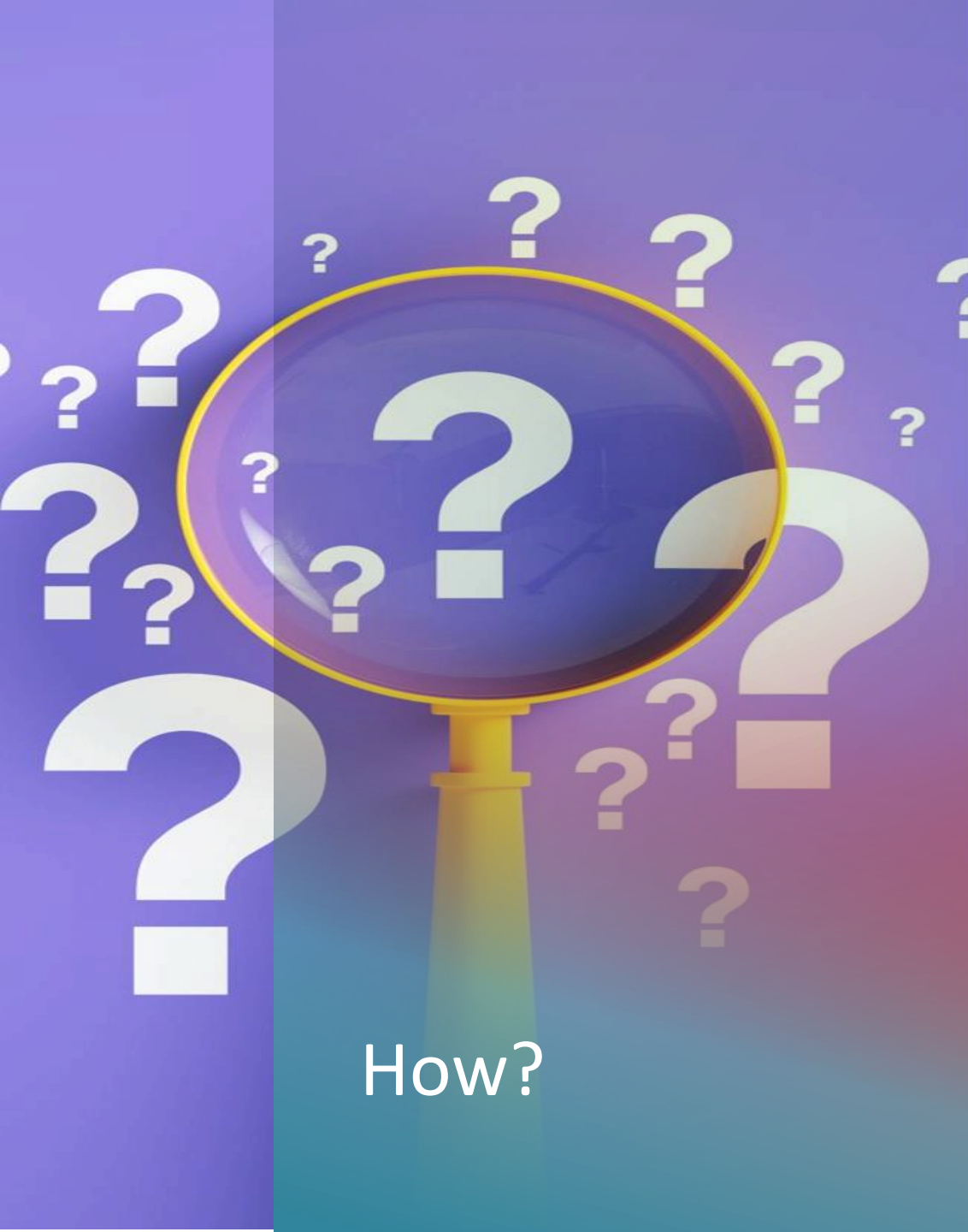
Fund on  
invoices

Bridge the gap  
between  
invoicing and  
payment

Growing  
Businesses



What is a “High  
Performance Team?”

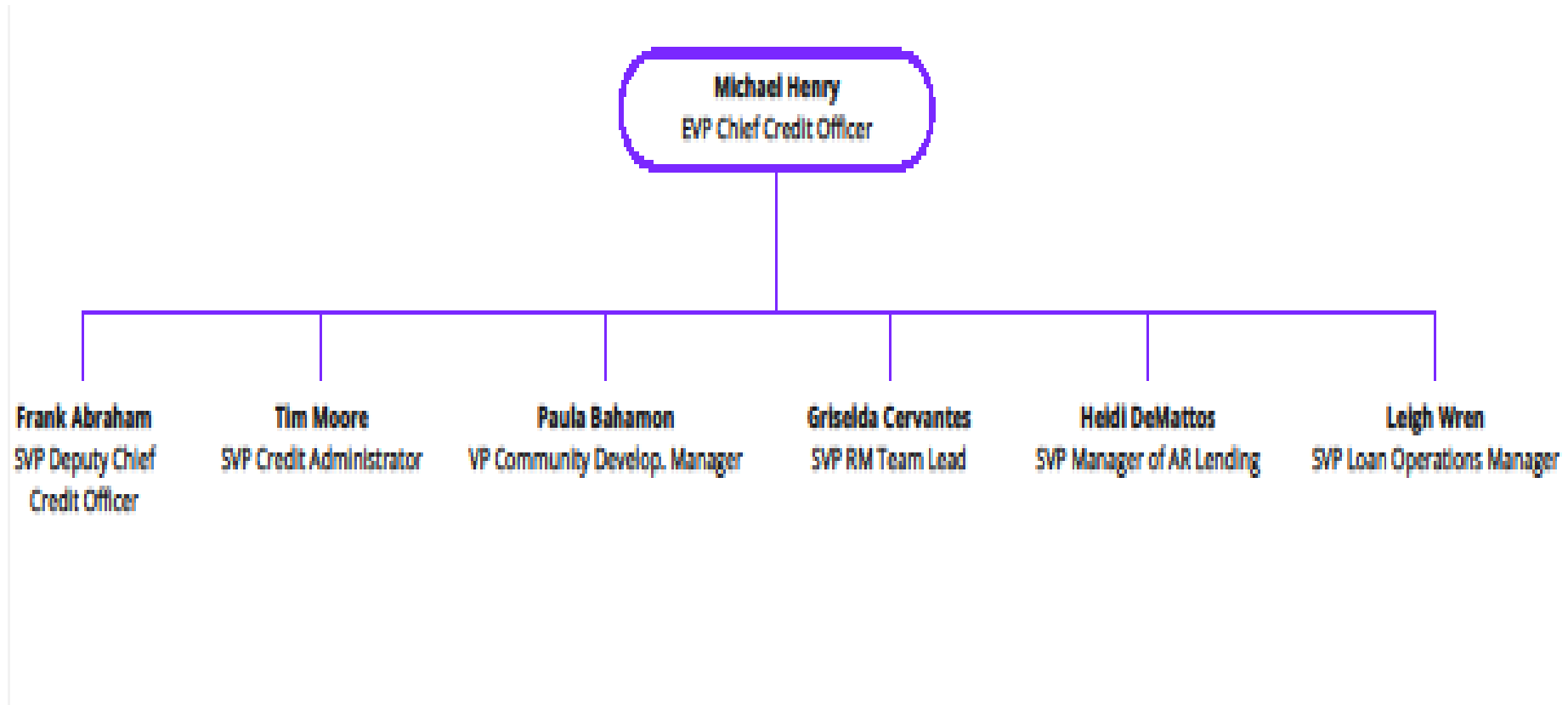


How?

- Only hire “A” Employees
- Empower
- Hire for the person, not for the opening
- The power of “lunch”
- Do not micromanage
- Allow for failure and monitor how one responds – did they learn or repeat the mistakes?
- Incentivize!
- Hire people who know more than you do and let them do their job

# An Example...

## Credit Administration & Sales



# Motivate/Incentivize



Financial



Non-Financial



Deposits –  
BusinessManager \$0.55  
for ever \$1.00  
outstanding on deposit.



What else brings  
deposits? Incentivize for  
those things.



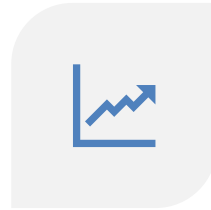
# Get the BEST – From anywhere



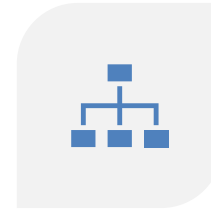
HOW IN THE WORLD  
DO YOU TRAIN  
SOMEONE REMOTELY?



IT ISN'T FOR EVERYONE



BENEFITS?



MY TEAM –  
PRODUCERS AND  
ADMINISTRATIVE STAFF



GETTING RID OF TOXIC  
PEOPLE

Have you  
ever  
encountered  
a toxic  
person?





# The 3 Keys to Success in Forming a High Performing Team

- Structure
  - Is your team properly structured to succeed?
- People
  - Do you have the right people in the right places?
- Technology
  - Is your technology capable of keeping up with the demand and your competitors?

# Questions?

