Winning Combination:
Strategy, Culture, and Process Improvement

November 2026

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NCBankers

What We Do



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Strengthen Profitability

PRI strengthens financial institutions by improving profitability through **revenue growth and cost control**, with a focus on streamlining processes and effective use of technology.

The PRI Way

PRI's objective is to help banks better serve their customers and their employees, while increasing shareholder value.

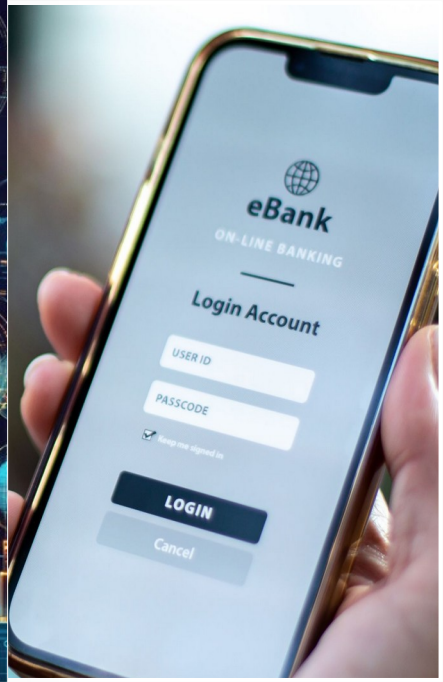
Beyond Strategic Guidance

We deliver specific recommendations, provide hands-on assistance, and partner with our clients to achieve their goals.

What is the Future for Community Banks?





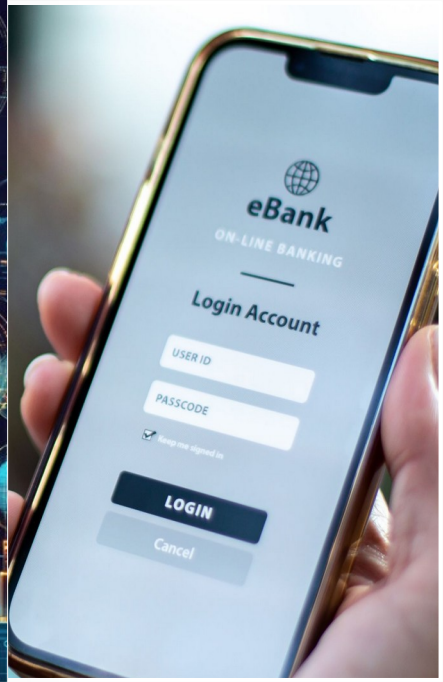



LACKLUSTER VIDEO
THE END OF LATE FEES. THE BEGINNING OF HISTORY.
I NEED A TIME MACHINE.
CAN YOU SHOW ME WHERE I CAN FIND DIGITAL COPIES OF ALL MOVIES?
WHERE DO I SIGN UP FOR A SUBSCRIPTION TO A SERVICE FOR IT?
AND HOW CAN I ELIMINATE DRIVING TO YOUR STORE?
ACTION
MAXIMUM VELOCITY
DESERT COUNTDOWN
CRIMSON JUSTICE
GALAXY QUEST
COMEDY
BUDDY MISHAPS
THE ACCIDENTAL HERO
LAUGH TRACK
NEW RELEASES
ROBOT VACATION
LOVE IN SPACE
NINJA SUBURBIA
THE MAGIC DOG
LACKLUSTER VIDEO
PLEASE REWIND & BE KIND
BE KIND. REWIND.
TO THE PAST.

What is the Future for Community Banks?







Everything Begins With Strategy

A strategic plan should answer these four questions:



1. Where are we now?
2. Where do we want to be?
3. How do we get there?
4. How do we measure our progress?

Strategic Planning



- Three-Year Plan
- Aspirational Goals
- Nimble Action Plans

Strategic Goal

Continuous Process Improvement

Sample Aspirational Goals

Improve ROA

Streamline Processes

Increase Profitability

Unify the Employee and Customer Experience



Strategic Plan – Action Plans

Strategy	Return on Assets >= 1.25%	Efficiency Ratio <= 55%	Revenue Growth 5 – 8 %

Action Plans	Growth	People / Culture	Process / Technology	Product / Sales
	Improve internal deposit expertise (Tom)	Make decision on our “Brand” (Brett)	Develop Artificial Intelligence & Digital Currency Strategy (Tom)	Develop Treasury Management Strategy & Product Suite (John)
	Expand depth of deposit relationships (Shaw)	Evaluate & Improve Training Programs (Kristin)	Make Decision on “Core” (Tiffany/Jen)	Develop Competitive Consumer Money Market (Leila)
	Formalize customer care expectations (Judy)	Redesign Incentive Plans (Mike/Mikelle)	Evaluate Digital Banking Platform (Tom)	Expand and Improve “Payments” Product Lineup (John)
	Implement Customer Segmentation (Eric)	Develop Better Talent Acquisition Strategy (Mikelle)	Implement “Process Improvement” Recommendations (Jen)	Investigate Loan Pricing Model (Shawn)
	Evaluate Marketing Programs (Tom)	Improve Internal Communication (Mike)	Review Technology Infrastructure (Kevin)	Enhance Secondary Market & SBA Loan Programs (Shawn/Steven)
	Evaluate & Develop Cannabis Banking Strategy (Brett)		Improve Budgeting & Internal Financial Reporting (Kevin)	
	Evaluate Off Balance Sheet Loan Programs (Brett)		Enhance Data Analytics Program (Jessica)	

Action Plan Tracking

	A	B	C	D	E	F	G	H
1	***Reference***	***Action Plan***	***Target Result***	***Priority (H, M, L)***	***Status***	***Team Lead***	***Team Members***	***Target/Start D***
2	1.1							
3	1.2							
4	1.3							
5	2.1							
6	2.2							
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								

“Corporate culture matters.

How management chooses to treat its people impacts everything for better or for worse.”

Simon Sinek

Company Culture



Why do we care about EFFICIENCY?

pri



Enhanced Customer Experience



Improved Employee Involvement



Reduced Costs & Higher Profitability

A Culture of Efficiency

Establishing a Culture of Efficiency

1. Assess, Measure, and Communicate
2. Get Started with a Project
3. Design a Structure
4. Develop an Implementation Plan
5. Develop Progress Measurement
6. Incorporate Associate Development

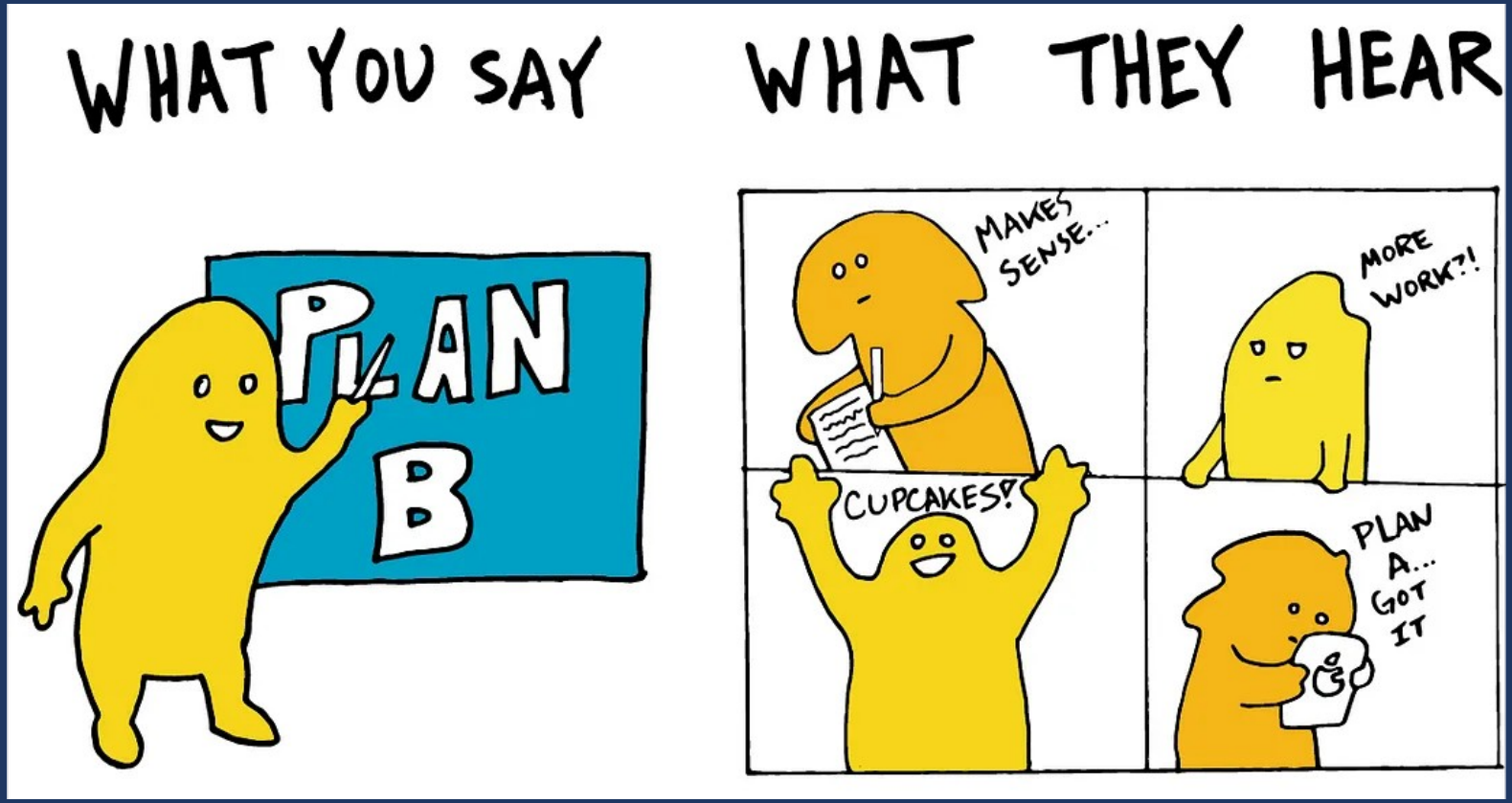


Establishing a Culture of Efficiency



Communication Loop to Employees:

- What
- Why
- How


WHAT YOU SAY
WHAT THEY HEAR
PLAN B
MAKES SENSE...
CUPCAKES?
MORE WORK?!
PLAN A... GOT IT

Efficiency What, Why, and How

STRESS IMPORTANCE OF GOAL

TRAINING



DEVELOP AND DELIVER BANKING 101

REWARDS & RECOGNITION

Institution	
Employee Name	
Position	
Status (Choose One)	**FULL TIME / PART TIME / TEMP**
Dept / Branch / Location	
Phone / Extension	
Supervisor	

DESCRIPTIVE TASK LIST

Please provide a complete list of the duties that make up your job by completing the following:

ACTIVITY OR TASK - Enter a brief description of the routine activities or tasks that make up your job.

FREQUENCY - Identify how often each task is completed--daily, weekly, etc--by putting an **X** in the appropriate column.

TIME FOR EACH TASK - Enter the approximate time it takes to complete one occurrence of the task.

ESTIMATED VOLUME PER FREQUENCY - Enter the estimated number of times each task is completed per the frequency selected (daily, weekly, etc).

% OF TOTAL TIME - *DO NOT INPUT*. The percentage is calculated automatically based on input in the prior columns.

#	ACTIVITY OR TASK	FREQUENCY						TIME FOR EACH TASK (IN MINUTES)	ESTIMATED VOLUME PER FREQUENCY	% OF TOTAL TIME
		DAILY	WEEKLY	MONTHLY	QUARTERLY	SEMIANNUALLY	ANNUALLY			
1										
2										
3										
4										
5										

	MONTHLY AVERAGE VOLUME	MINUTES PER ACTIVITY	REQUIRED HOURS MONTHLY	REQUIRED FTE
DEPOSIT SERVICES				
Overdraft On-Us		2.00	0.00	**0.00**
NSF/OD Notice Printing/File Submission		2.00	0.00	**0.00**
Overdraft Program Administration (# of accounts in program)		0.25	0.00	**0.00**
Approaching Charge-off Letters		1.00	0.00	**0.00**
Overdraft Charge-off Processing and Letters		5.00	0.00	**0.00**
Unposted DDA, Savings & CD (includes Dormant)		1.00	0.00	**0.00**
Branch Batch Review/Reject Repair		5.00	0.00	**0.00**
Returned Deposited Items (Chargebacks)		3.00	0.00	**0.00**
Cash Letter Adjustments		3.00	0.00	**0.00**
Large Dollar Notifications		3.00	0.00	**0.00**
General Ledger/DDA Account Balancing		5.00	0.00	**0.00**
Application Balancing (DDA, SAV, CD/IRA, SDB)		5.00	0.00	**0.00**
Network Balancing		30.00	0.00	**0.00**
Cash Balancing		10.00	0.00	**0.00**
Cash Ordering				
Dormant Account Removal				
Closed Accounts				
Returned Mail				
Verification of Deposits (Government)				
Verification of Deposits (Non-Government)				
Levies/Garnishments/Other				
Subpoenas				
Escheated Items				
CD Interest/Christmas Club Checks				
Foreign Item Processing				
Foreign Currency Orders				
Savings Bond Processing				
Research Requests				
Reg D Monitoring/Customer Letters				
Customer Phone Calls				
Internal Phone Calls				

OTHER ACCOUNT BASE SERVICING ACTIVITY	# OF ACCOUNTS	ACCOUNTS PER FTE	
DDA			
Savings & CDs			
IRAs & HSAs			
		0.00	0.00
		TOTAL MEASURABLE ACTIVITIES	0.00
MISCELLANEOUS & TRAINING			
VACATION & ILLNESS			
MANAGEMENT			
		TOTAL OTHER	0.00
		TOTAL REQUIRED FTE	0.00
		RECOMMENDED STAFF	
		CURRENT APPROVED STAFF POSITIONS	
		CAPACITY	0.00

Note: 1.00 FTE =

Efficiency Measurements - Deposit

- Branch Transactions / month – 2000 per FTE
- Debit Card Penetration – 90+% @ 1.25 cards/DDA
- Net New Accounts per FTE per month
- Debit Card Interchange NBR
  > $0.34/transaction or 75 bps of sales $
- Additional services per existing relationship –
  10 per branch/month



Efficiency Measurements - Lending



- Mortgage Originations –
  8/month per MLO
  $625k - $1M per MLO
- Mortgage Processing – 25/month per processor
- Consumer Loans – 6-10/month per retail lender
- Commercial Loans - $45M-$55M outstanding per LO
- New Commercial Loans - $6M-$12M per LO per year
- 1 Credit Analyst per 4 Commercial Lenders

Common Pitfalls

Overanalyze

Risk Management/Compliance

Add Staff

Delayed Successes



Winning Combination Takeaways

Set Aspirational Strategic Goals that include Process Improvement

Create a Culture of Efficiency

Efficiency Focus: What, Why and How

Repeat




"I've watched these workout videos for hours. They haven't helped."

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Check out **additional resources**

Brett Rawls

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