

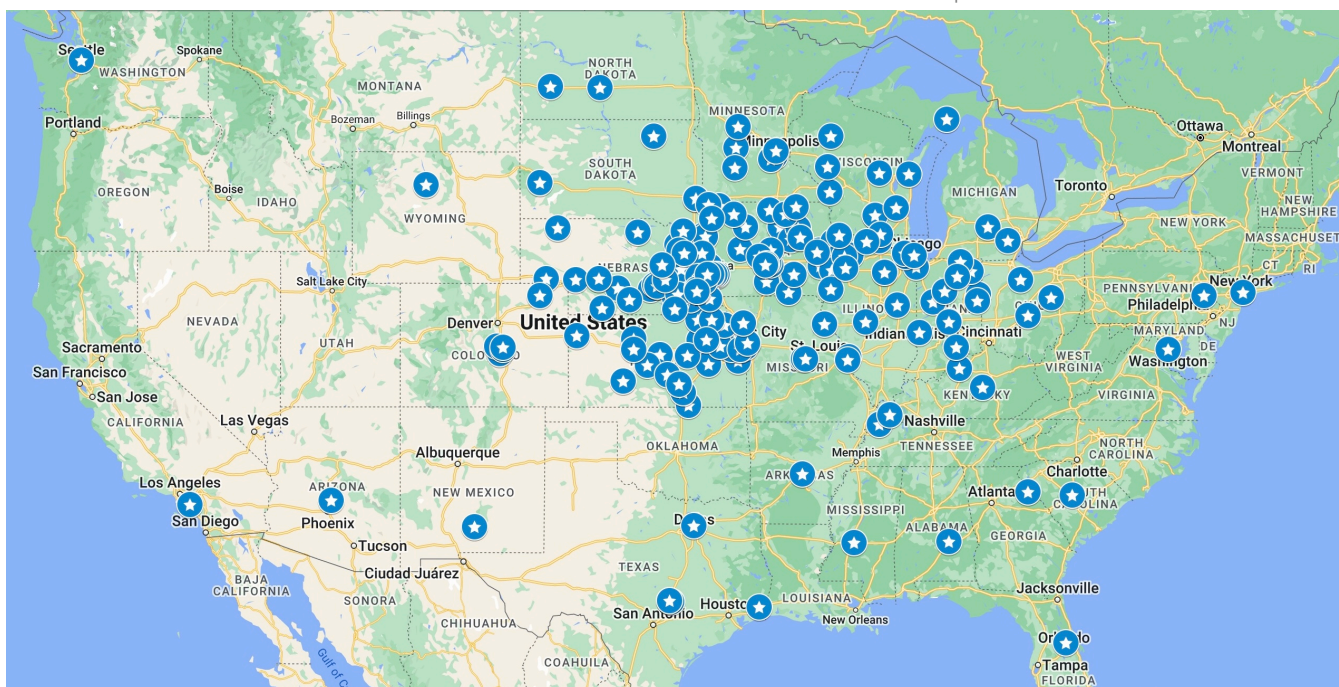


The following presentations have been developed to provide educational experiences for bank owners, leaders, and managers. The length of each presentation can be adjusted to fit your event schedule.

Company

Cross Financial is based in Lincoln, Nebraska, and provides strategic planning and marketing support services to community banks. Founded in 1993, Cross Financial specializes in helping community banks plan for a successful future and developing the required resources to sustain performance. Community banks throughout the country are utilizing Cross Financial's professional services to support their strategic planning, brand management, staff training, employee engagement surveys, customer research, and advertising services.

Cross Financial Client Map



Presenters

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CEO

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Kyle Hershberger is the CEO and Jack-of-All-Trades at Cross Financial. Kyle's industry expertise comes from decades of working with financial institutions across the nation. Kyle is a frequent presenter at banking industry conferences and seminars and a member of the faculty at the Graduate School of Banking at the University of Wisconsin. He also serves as an instructor for the Independent Community Bankers of America. Kyle is a third-generation banker and a second-generation consultant.



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Tom Hershberger is the Founder of Cross Financial and its Chief Strategy Officer. He helps banks optimize their business planning, staff development, customer experience management, market research, and brand management. Tom is a faculty member for the Graduate School of Banking at the University of Wisconsin and the Schools of Banking in Kansas and Nebraska. He also serves as an instructor for the Independent Community Bankers of America. Tom is the author of Marketing Financial Services, a textbook and online education series.



Access our industry articles and newsletters at

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Presentation Overviews

Effective Strategic Planning – Beyond the Budget

Unlock the full potential of your bank's strategic planning process with this transformative session. Go beyond traditional balance sheet reviews to incorporate innovative tools like employee engagement surveys, customer satisfaction metrics, and action plan mapping. Learn how these techniques drive better decision-making, improve execution, and boost accountability. Discover practical industry insights and gain access to implementation checklists that simplify preparation and ensure success. Join us to challenge outdated planning stereotypes and position your bank for long-term success.

Four Ways To Move Planning Discussions From I Think To I Know

Elevate your strategic planning contributions with actionable insights that replace assumptions with data-driven decisions. This session reveals four essential resources—employee surveys, customer surveys, relationship data, and FDIC assessments—that provide a comprehensive view of your bank's performance and market opportunities. Learn how to integrate these tools into planning discussions to foster informed strategies that drive success. Don't just think—know what your bank needs to thrive.

Stabilize Core Earnings By Reinforcing Existing Relationships

Your bank's strongest asset is its existing customer base. This session explores how to reconnect with key customers, proactively address their needs, and enhance relationships through personalized solutions and superior service. Learn how to identify at-risk relationships, offer tailored assistance, and drive business development initiatives that stabilize core earnings. Gain actionable strategies to fortify your bank's foundation in an evolving market.

- Don't wait for problems to surface.
- Reconnect with tenured customers who provide funding and quality borrowers.
- Proactively offer assistance frequently.
- Proactively offer personalized or custom solutions.
- Enhance value through service and expertise.
- Identify your 'at risk' relationships.
- Get back to business development.

Building A Culture That Develops Future Leaders

Bridge the generational gap in your workforce with a culture that empowers future leaders. We continue to hear stories from managers about the gap between Baby Boomers and Millennials. (#bbv1k) The Baby Boomers are managing based on performance practices that helped them achieve results. This engaging session focuses on communication, engagement, and rewards as keys to success. Learn how to create a work environment that resonates with younger employees while leveraging the expertise of seasoned managers. Discover innovative solutions to foster collaboration and build a leadership pipeline for your bank. Highly recommended from Baby Boomers to Gen Z.

Manage Your Core Assets. . . Relationships, Teams, Brand

Every bank possesses three critical assets that demand active management to drive exceptional results: relationships, teams, and brand. These assets—spanning your employees, customer connections, and trade area reputation—are foundational to success. When leveraged within a strong bank culture, they attract, retain, and expand your customer base while supporting long-term growth.

Today's customers face constant changes in their professional and personal lives, and these changes inevitably influence their financial needs. How your institution manages its core assets will determine your ability to adapt, navigate emerging challenges, and deliver value to customers.

- **Relationships:** Your human, physical, and digital resources are key to providing tailored financial solutions that resonate with target audiences.
- **Teams:** Your people, shared values, and collaborative culture combine to execute your organization's goals and deliver exceptional outcomes.
- **Brand:** Your reputation, messaging, and communications build trust and reinforce your identity within your key markets.

As leaders, you face the challenge of introducing new policies and strategies without sacrificing the values that define your institution's culture and community image. This session shares insights into unifying teams, optimizing customer engagement, and leveraging internal strengths to drive success. What does it take to succeed in today's rapidly evolving financial landscape? The answers lie within your existing strengths, but some will require fresh approaches. This presentation will help you identify opportunities to elevate your relationships, energize your teams, and amplify your brand, ensuring you stay ahead of the competition.

Winning Strategies for Optimizing Talent - Leveraging The Middle Of Your Organization

Middle managers are the backbone of any successful organization. This session highlights the challenges they face and how leaders can support them with effective communication, performance expectations, and leadership development. Discover how cultivating middle management talent improves staff morale, drives cultural change, and delivers exceptional customer experiences. Participants will leave with actionable tools to strengthen their bank's leadership pipeline. [Participants can receive a snack pack of Oreo cookies to connect the presentation theme, message, and experience.](#)

Creating A Market-Driven Organization

Transitioning from a traditional service approach to a market-driven philosophy can be rigorous. Still, with this insightful program, you will learn how to analyze market potential, develop strategic leadership, and implement cultural changes that drive success. Gain practical advice for creating a clear company vision, enhancing market understanding, and aligning support systems to meet customer needs. This session equips you with the tools to differentiate your bank in a competitive marketplace.

Eight Habits of Successful Bank Managers

Master the essentials of effective bank management with this dynamic session. Discover a checklist of proven tips for improving business development, marketing efforts, and strategic planning. Learn actionable dos and don'ts, and gain practical insights to enhance your leadership skills. This session sets the foundation for sustained success in today's banking landscape.

Five Cultural Changes That Must Become Business As Usual

Adaptability is key to thriving in a fast-paced industry. This session identifies five cultural shifts—staff empowerment, business development, change management, technology integration, and customer

experience—that are essential for sustained success. Learn how to embed these changes into your bank's foundation to support effective teamwork and capitalize on emerging opportunities.

1. Staff development and empowerment
2. Business development
3. Change management
4. Technology and process improvement
5. Customer experience management

What I Learned About Banking While Waterskiing

Discover how lessons from waterskiing mirror the challenges and opportunities in banking. This light-hearted session uses engaging analogies to explore teamwork, skill development, continuous improvement, and employee support. Learn how shared values and goals can enhance your bank's culture and drive success, all while having a bit of fun.

Strategic Marketing: A C-Suite Responsibility

In today's rapidly evolving marketplace, the tools and strategies that support sales and relationship growth are changing daily. Traditional marketing and sales efforts—centered on mass media and direct selling—are being replaced by robust data analytics, targeted marketing, digital engagement, and social media. For senior leaders, the challenge lies in achieving the right balance to drive results across the entire organization.

The solution? Integrating strategic marketing across all departments, business lines, and markets. This approach requires leadership-level planning and cultural alignment to ensure that every investment delivers measurable ROI, whether in customer relationships, marketing campaigns, or service offerings.

It's time to enhance your leadership team's marketing skill set:

- How to make critical decisions that align strategic marketing with business objectives.
- Ways to prioritize marketing investments for maximum impact.
- A practical process to implement a strategic marketing culture across all lines of business.
- How to engage your leadership team to integrate marketing as a core function of operations.

Strategic marketing isn't just about advertising—it's a leadership responsibility. When marketing becomes an active, integrated part of every area of your bank, it attracts, retains, and grows relationships with your most valued customer segments. Join us to discover how senior leadership can transform marketing into a powerful driver of growth and ROI.

Developing An Effective Marketing Plan

Create a winning marketing strategy with this comprehensive session. Explore proven methods for aligning opportunities with goals and balancing investments in branding, advertising, and community engagement. Gain tools for assessing your current efforts and crafting actionable plans that drive results. Leave with a roadmap to elevate your bank's marketing impact.

How To Move From Effective Advertising To Strategic Marketing

Shift your focus from traditional promotion tactics to a strategic marketing approach that maximizes ROI. This session provides a step-by-step process for prioritizing and executing marketing efforts. Learn how to harness digital tools, target specific audiences, and optimize investments to deliver measurable results. Gain the insights you need to elevate your bank's marketing game.

Money Saving, Money Making Marketing Ideas

Discover creative, budget-friendly marketing strategies that deliver significant results. This session showcases real-world examples of community banks achieving success through image building, product promotions, and community events. Gain step-by-step guidance for implementing these initiatives and maximizing your marketing budget. Unlock the potential of cost-effective solutions to drive growth.

1. Image building and brand development
2. Product promotions
3. Community events and public relations

Effective Marketing In A World Driven By Technology and Compliance

Navigate the complexities of modern marketing with insights into unifying sales, technology, and compliance. This session highlights examples of how banks collaborate across departments to optimize marketing campaigns. Learn how to balance innovation with regulatory requirements and develop enterprise-wide strategies that produce impactful results.

Compelling Advertising for Community Banks

Craft advertising that captures attention and drives results with this practical session. Learn the principles of effective messaging, from creating standout headlines to optimizing media investments. Avoid common pitfalls and discover strategies to enhance your bank's communications across all channels. Empower your team to design ads that resonate with your audience and amplify your brand.

Using Research to Guide Your Future

Transform research into a powerful management tool for evaluating performance and guiding decisions. This session explores the strengths of various research methods—from surveys to focus groups—and their applications in strategic and marketing planning. Gain actionable insights to improve decision-making and drive your bank's success.

Research - Best Practices For Community Banks

Move beyond guesswork with this session on effective research methodologies. Learn how to conduct customer and employee surveys, trade area research, and more to gain reliable insights. Discover how quality information can shape decisions, enhance experiences, and build a thriving bank culture. Empower your management team with the tools to lead confidently.

The Best Data Management Philosophy Is ‘Use What You Have’

Leverage your existing data to uncover actionable insights and drive more intelligent decisions. This session provides practical examples of data collection and utilization at various levels—from company performance to customer relationships. Learn how to maximize the value of your bank’s data resources and turn them into competitive advantages.

Recipe For An Effective Sales Environment

Discover the key ingredients for a thriving sales culture in this engaging session. From strategic planning to staff training, discover how to create an environment that fosters relationship growth and delivers results. Gain practical tools like checklists and forms to simplify implementation and achieve sales excellence.

Every Employee Is Responsible For Customer Relationship Growth

Empower your entire team to contribute to customer relationship development. This session examines how to align roles and responsibilities across the organization to enhance loyalty and satisfaction. Learn how to instill a culture of ownership and collaboration that strengthens customer connections and drives success.

Relationship Development Must Be Resident In Your Cultural

Building strong customer relationships requires more than talk—it demands action. This session provides a roadmap for embedding relationship development into your bank’s culture. From onboarding to CRM integration, learn how to activate resources and create a commitment to exceptional service. Achieve deeper customer connections through a unified approach.

Six Keys To Effective Commercial Business Development

Master the art of commercial relationship management with this session on business development essentials. Learn how to structure programs, measure performance, and support participants to drive results. Gain insights into identifying relationship managers and addressing the unique needs of business clients. Position your bank as a trusted partner in the commercial sector.

Integrating Wealth Management Services With Your Bank’s Sales Culture

Expand your bank’s offerings by integrating wealth management into your relationship-building strategy. This session outlines the resources, training, and leadership required to execute a successful wealth management program. Learn how to align these services with your sales culture to deepen customer relationships and enhance profitability.

Building A Successful Referral Culture

Create a thriving referral program that goes beyond processes to establish a culture of collaboration and accountability. This session provides guidelines for designing and managing referral initiatives that drive product growth and relationship longevity. Learn how to engage employees and customers in building a sustainable referral ecosystem.

Is Your Business Development A House of Cards?

Strengthen your business development initiatives with proven tools and strategies. This session offers practical resources—from contact management worksheets to reward systems—to ensure success. Gain insights into designing robust programs that stand the test of time and drive meaningful results.

Participants can receive a deck of cards to connect the presentation theme, message, and experience.

Relationship Development: Building a Culture of Trust

How Your Bank Can Become a Trusted Advisor

Talking about relationship development is easy—executing it is where the challenge begins. For today's community banks, building meaningful relationships requires more than a CRM system, a call program, or an onboarding process. Relationship development must be embedded in your organization's culture, driven by human connections, consistent service delivery, and trust.

Learn how to:

- Create a culture of trust that drives relationships, performance, and loyalty.
- Identify trust's role in purchase decisions, employee engagement, and customer satisfaction.
- Activate the right resources to deliver outstanding service, grow product usage, and elevate customer satisfaction.

Trust is at the heart of all successful relationships. If your institution aims to become the employer of choice in your community and a trusted source of financial expertise, it begins with building and reinforcing trust at every level—among employees, customers, and your community. Plan to examine and share insights to:

- Examine proven strategies for embedding trust into your bank's culture.
- Discover tools to align staff performance with relationship-building goals.
- Explore actionable steps to foster trust-driven connections that make your bank the preferred financial partner.

Trust isn't just an attribute—it can be your most significant competitive advantage.

Customer Experience Management – Lead It Or Lose It

In today's competitive environment, delivering an exceptional customer experience isn't optional—it's a leadership priority. This session will guide senior managers on how to lead a culture that **intentionally designs, manages, and evaluates** the customer experience across every touchpoint, interaction, and channel.

Customer expectations have evolved. It's no longer just about quality interactions at branches or over the phone. Your institution must seamlessly manage the entire customer journey—from initial awareness to post-purchase service. Banks that excel in this will successfully capture relationships with key generations and market segments.

- **Strategic Customer Journey Mapping:** Understand the four critical stages of relationship building—awareness, research, selection, and service—and how to prepare for and manage each stage to sustain brand consistency.
- **Defining and Measuring the Experience:** Learn how to define your institution's desired customer experience and establish measurable dimensions to track success.
- **Tools for Evaluation:** Discover how to use customer feedback tools like surveys, touchpoint assessments, mystery shopping, and focus groups to optimize performance and customer satisfaction
- **Leveraging Insights:** Explore methods to apply research and performance metrics to build accountability, improve service delivery, and differentiate your brand in a crowded marketplace.

Exceptional customer experiences don't happen by accident—they require leadership, strategy, and continuous evaluation. Join this session to learn how to integrate your brand expectations into every step of the customer journey and position your bank as the trusted choice for customers in your market.

Matching Customer Journey Maps With Your Brand Expectations

Ensure your customer journey aligns with your brand promise in this strategic session. From awareness to post-purchase service, learn how to integrate brand expectations into every stage of the customer experience. Gain insights into sustaining brand consistency and standing out in a competitive market.

Converting Customer Satisfaction Into Customer Loyalty

Move beyond satisfaction to foster true customer loyalty. This session examines industry surveys and proven activities that create emotional connections with customers. Gain tools for evaluating relationships, conducting satisfaction research, and building lasting loyalty that drives growth.

Managing Customer Expectations and Engagement

Define and measure the attributes of a successful banking relationship in this practical session. Learn how to use performance metrics, customer surveys, and mystery shopping to optimize your investment in retention. Discover tools to assess and manage the customer experience for long-term success.

Building Your Brand On A Limited Budget

Stand out in a crowded marketplace with cost-effective strategies for brand building. This session offers actionable advice on leveraging resources, enhancing market awareness, and delivering consistent customer experiences. Learn how to define and support your brand to drive satisfaction and loyalty.

Managing The Difference Good Service Can Make

Elevate your bank's customer service with proven evaluation and improvement methods. This session highlights the benefits of mystery shopping and other measurement tools to motivate employees and enhance customer experiences. Gain practical resources to design a service strategy that outperforms competitors and delights customers.