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2026 STRATEGIC PRIORITIES FROM COMMUNITY BANKS



Strategic Planning Highlights

Based on insights from community bank leaders, remaining successful in 2026 will be impacted by proactive management of core earnings, fully leveraging human capital, enhancing relationship loyalty with staff, customers, and communities, successful integration of technology, and effective change management.

Here are some of the strategic development priorities we heard frequently from community banks during their 2025 strategic planning activities.

Relationship Growth

- Retention of existing relationships
- Relationship expansion with current customers
- Retain and grow low-cost core deposits
- Effective onboarding of new customers and employees
- Improve sales and relationship management
- Increase staff product knowledge
- Enhance customer information management
 - Customer profiling and segmentation
 - Relationship composition and profitability
 - Identifying the next generation of customers (beneficiary marketing)
- Increase customer utilization of digital services

Customer Experience Management (CXM)

- Develop customer service standards and related performance metrics
- Increase staff relationship management skills and activities
- Provide consistent customer experiences across all delivery channels
- Retention of skilled leaders and relationship managers
- Eliminate friction points and bottlenecks in customer care
- Personalization of customer service and financial service offers

Organization Design and Development

- Create an organization design to support scalable growth
- Manager and supervisor professional development (next-level managers)
- Identify and recruit income-generating relationship managers
- Enhance and measure employee satisfaction and engagement
- Clarify reporting relationships and accountabilities for all current and emerging roles
- Reduce silos and improve collaboration between departments (unified teams)

Brand Management

- Define and integrate the company purpose and direction company-wide
 - Vision, mission, values, objectives
- Consistently deliver the desired brand across all delivery channels
- Identify and leverage strategic marketing opportunities to reach target audiences

Operations, Technology, and Information Management

- Evaluate processes and operations to improve efficiency
- Standardize and document policies, procedures and processes
- Increase communication across the entire organization
- Increase staff utilization of digital services
- Optimization of virtual technology and communications
- Integrate artificial intelligence into workflows and customer care

“Obstacles are those
frightful things you
see when you take
your eyes off your
goals.”

HENRY FORD



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