Hope for the best. Plan for the worst.

In the world of community banking, optimism and realism must work hand in hand. Every strategic decision, loan approval, marketing campaign, and risk assessment reflects a balance between what we hope will happen, what we work to make happen, and what we prepare for if things go sideways.

This balance is captured in a simple but powerful philosophy—one made popular by Jack Reacher novels, yet deeply relevant to leadership in banking: "Hope for the best. Plan for the worst."

For community bankers, however, there's an important middle step that completes the equation – Hope for the best. Pursue desired outcomes—plan for the worst.

Lead with Optimism and Vision - Hope for the Best

Hope is the foundation of every community bank's mission. It's what drives us to believe that local economies can thrive, that families will build wealth, and that small businesses can succeed with our support. Hope allows leaders to inspire teams, to envision growth, and to make decisions guided by a belief in a stronger future.

But hope alone isn't enough. It identifies what we want to achieve—but not how we'll get there.

Act with Intention and Discipline - Pursue Desired Outcomes

"Hope" must be paired with pursuit. In banking, that pursuit takes the form of strategic action—building plans, aligning teams, and executing with intention.

When leaders "pursue desired outcomes," they connect daily activities to long-term strategy. Marketing becomes more than promotion—it becomes purpose-driven engagement. Risk management becomes proactive, not reactive. Every staff meeting, customer call, and community event becomes an opportunity to advance a clear objective.

Execution is where optimism meets accountability. It's what separates good intentions from measurable results.

Manage Risk, Protect the Mission - Plan for the Worst

Community banks are, at their core, risk management enterprises. While we may hope for the best and work hard to achieve

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it, seasoned leaders know that planning for the worst is what sustains the institution when circumstances shift.

Interest rate swings, credit quality deterioration, deposit runoff, or regulatory changes—all are part of the unpredictable environment we operate in. Developing "Plan B" options, running stress tests, and maintaining firm contingency plans are signs of strength, not pessimism. They protect the bank's ability to serve its communities through every cycle.

Planning for the worst doesn't diminish optimism—it reinforces credibility. It shows stakeholders, employees, and customers that the bank's leadership is both visionary and prepared.

Bringing It Together

Community banking success doesn't come from one mindset alone. It requires a blend of optimism, discipline, and preparedness:

- **Hope for the best —** believe in the mission, your people, and your community.
- **Pursue desired outcomes —** execute daily with purpose, focus, and alignment.
- **Plan for the worst —** anticipate risk, protect stability, and ensure continuity.

Senior leaders who consistently balance these three mindsets not only guide their banks toward financial success—they strengthen the culture, confidence, and resilience that define what it means to be an actual community bank.

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