

The Power of Time: How Experience Strengthens Banking

At Cross Financial, we're proud to be a multigenerational team of bankers and consultants. Like many of you, our story is rooted in shared experiences, family legacies, and the kind of long-term commitment that builds both trust and wisdom. In a fast-paced, ever-evolving industry, it's easy to focus only on what's new, but when we look back, we find invaluable insights that shape how we serve, lead, and grow today.

Take a moment and reflect: How often do you consider how far you've come? Whether your work experience includes five or fifty years, the milestones, challenges, and customer stories that have shaped your journey are not just memories. They're powerful lessons that help you make better decisions and contribute more meaning to your team and community.

A Foundation Built on Experience

Our founder, Tom Hershberger, began his banking career in 1974 as a drive-in teller. Decades later, our current CEO, Kyle Hershberger, started on the teller line while still in high school. They are from two different eras, but they have the same foundation: direct, personal connections with customers focused on providing solutions.

It's remarkable how often references to our earlier days in banking come to mind, because the lessons still ring true:

- The importance of exceptional customer service

- The need to manage the entire customer experience
- The value of recommending solutions that match each customer's unique needs

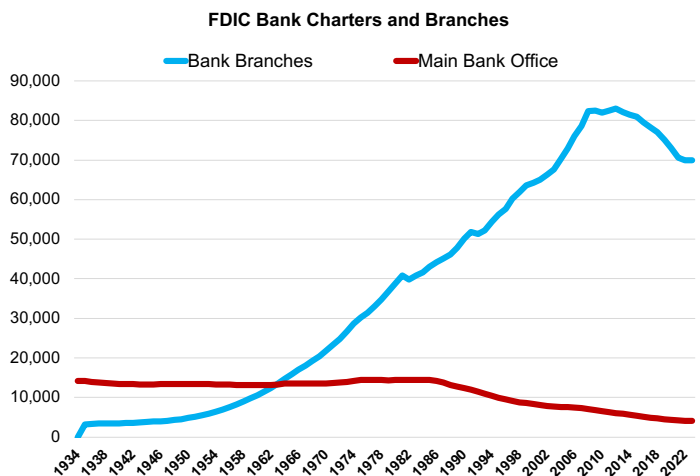
These experiences aren't outdated—they're enduring principles that gain value as we build upon them year after year.

Learning from Industry Trends

While the tools and technologies may change, the core of banking remains centered on people and trust. Over the years, we've tracked data, studied trends, and watched the industry evolve. What have we seen?

Bank Charters and Branches

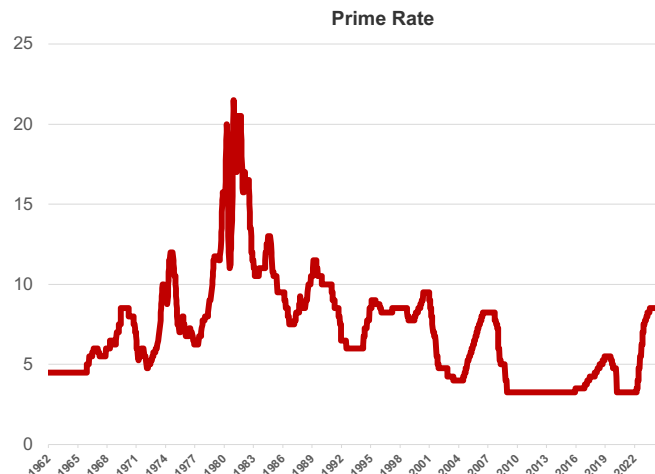
Although the number of financial institutions has declined—primarily due to mergers and acquisitions—we've also seen resilience and adaptability. Many community banks continue to thrive by seeing their branches not as cost centers but opportunity hubs. Each location is a chance to deepen relationships, support local economies, and be a dependable presence.



Adapting to local market conditions and opportunities generates unique development strategies to aid organizational success.

Interest Rates and Perspective

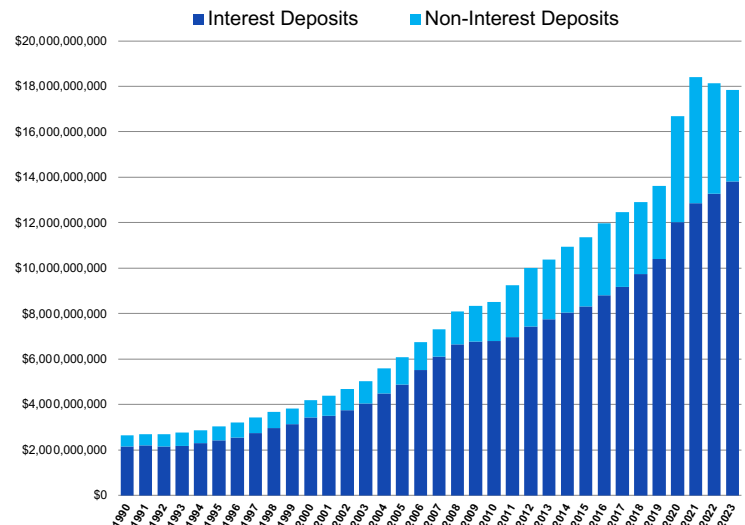
Interest rates have gone up and down, and repeat it all over again. Tom remembers a 20% prime rate, while Kyle recalls issuing CDs with double-digit returns. One thing everyone knows about interest rates; they will change. Each generation experiences the market differently, but when we share those stories, we strengthen our collective understanding. A younger employee can better relate to a seasoned customer when they've been mentored in what came before. Experience shared becomes wisdom gained.



Core Deposits and Customer Behavior

Today's focus on core deposits is essential, but we must also recognize how generations differ in their financial habits. While older customers may rely on CDs, younger generations may not even recognize the

term. That's where trained bankers come in—not just to sell a product but to inform, educate, and provide solutions directed to a customer's individual needs. The personal touch builds trust, confidence, and relationship depth.



Looking Forward with Confidence

What does this all mean for the future? It means we're more prepared than ever. Every challenge faced, every rate cycle navigated, and every customer helped adds to our collective experience. That experience equips us to adapt, lead, and serve with greater confidence.

So, as you plan your next move, launch a new product, or mentor a new team member, remember this: history is your friend. Your professional journey, your community's evolution, and your institution's milestones are all assets. They're not just stories of the past but tools for the future.

Let's keep learning, sharing, and building—because the best solutions come from a foundation built over time.



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