

Core Values

Customer Service is THE GOAL.

Go the extra mile, bend over backwards. Give 100%. Always greet customers with a smile. Always call people by their name (the sweetest sounding word in anyone's ear is the sound of their own name). Treat every customer as if they had \$1 million in the bank (we may differentiate on the rates we pay or charge, but should never differentiate our service). Empower our co-owners to take care of our customers. Don't let the customer leave without a smile on their face. Do what is best for the customer, and sometimes that is not what is most profitable for the bank. We want to develop relationships with our customers, and sincerely care about that individual customer. Great customer service is our *only* advantage over our competition. We like co-owners who are consumed with service – how about *passion*? Maintain a servant's heart. Create a *Happy Experience*.

Attitude is everything.

Life is 10% what happens to you and 90% your attitude toward it. Give your heart, not just your words and/or your actions. Co-owners and customers can see through poor and lousy attitudes or insincerity. A good attitude is okay but a great attitude is expected. Don't let good take the place of great. Be the best person that you can be.

Family First.

All the time. Every time. *The* reason one works is to provide a better life for one's family. Your work will still be here tomorrow. Your family grows up. While lying on a death-bed no one has ever said "I wish I worked more". Your family really is lots more important than this bank.

Treat every co-owner as well as you treat your best customer.

We are on the same team, we are working for the same goals. You must assume that everyone is giving their best and we want to bring out the best in every co-owner. Go the extra mile. It's just nice to work with nice people. Create a HAPPY EXPERIENCE for your co-owner.

Prayer is OK—it's even encouraged.

Plain, flat, simple: prayer works. And while we would never force our personal spiritual beliefs on anyone, our personal spiritual beliefs guide our every decision. We would never want anyone to be uncomfortable. If you want to pray, if you are with a co-worker or customer who wants to pray, then pray.

Take care of your good employees and get rid of your bad ones.

Pay a fair and honest wage. Provide a rewarding, self-fulfilling and fun career for those who work hard and opportunities for advancement. And give others who don't share our work ethic an opportunity to flourish elsewhere. If you want "just a job", you will earn "just a paycheck". We are looking for folks who have a pride and passion and want a career. Encourage the good ones and give the bad ones ideas and instructions on how to improve. There is nothing more disheartening to a good employee than to have to work next to a lousy employee. "One bad apple really can spoil the barrel". Trust the bank to be just.

Show respect & appreciation toward others.

There's no difference between officers and employees. We are all people. It's like any great championship team: at the end of the season, everyone gets a ring, even the trainers. There are skill positions, and they may be paid more or receive more press, but it takes the whole team. And if any one person ever thinks the team can't make it without him/her, (that person is nuts) and the whole team suffers. We also want to make sure that no staff member ever feels uncomfortable, in any way, through off-color remarks or jokes. It's not the buildings, or the institution we call Happy State Bank. It is people within: directors, officers and staff. Everyone wants to be appreciated and respected.

Stay quick and nimble—yet make long-term decisions.

We can react to a customer's request/emergency or a new expansion opportunity faster than any other competitor. We have to stay "quick on our feet". We're also in this for the long-haul. Relationships are lasting. Profits are only good if they are better than last month or last year. Don't ever make a short-term decision that might make us a little money today when we can make a better long-term decision that makes us lots of money on the long haul... our being quick with a response while making a good long-term decision builds lasting relationships. And in the "heat of the battle", sometimes you have to make a tough decision by yourself. Know that the bank will stand with you and back you up. You are paid to make good judgment calls.

Seek input, share everything, hide nothing, ask questions.

We call it honest, professional adversarialism. We have a lot of smart people here. Seek advice from lots of folks. And it's good to ask lots of questions. And don't take those questions personally. And don't be mean-spirited when asking questions. Honesty and forthrightness always work. Always make time and have time to talk to your co-workers. Remember, we are all on the same team working toward the same goals. The Bible says you should always "speak the truth with love".

TALK to each other—Communication.

If people would just talk to each other. Talk in person first, via phone second, and please use email as a last resort. It's hard to tell someone "no" or to be tacky when they are standing in front of you.

Sometimes we make a mistake. Admit it & fix it—*Fast*.

It happens. Get over it. Everyone makes mistakes. And unless you make the same mistake over and over and over, mistakes are quickly forgiven here. The greater sin is to know a mistake was made and to not admit it or fix it. And when you make a mistake, don't compound it by making excuses. And it helps to say "I'm sorry". The faster that you tell a customer (or co-worker) you are sincerely sorry and you fix it (even make it better) the longer you will have that customer/co-worker.

Give back. Get involved in your community.

It's considered part of your job at this bank. We meet lots of new people and hear of new banking opportunities when we are out and about. It makes you more valuable to the bank, which usually amounts to your paycheck looking better too. It also feels good when you get involved in projects that provide for a greater good.

Produce, damn it. (*Sometimes known as PDI!*)

We expect excellence. We expect lots of quality and quantity at the same time. Do it all. *Do it all*. DO IT ALL. We believe that everyone who works here is a superstar. It takes every person doing their part, their job, to make this place run right and profitably every day. The bank gives a lot. And it expects a lot. The bottom line is still the bottom line. Get rid of those who aren't producing and pulling their own weight.

Laugh at work.

Most of us were born handsome (or pretty) instead of rich, and therefore we have to work for a living – but dang it, let’s have fun – let’s tell jokes. Let’s share funny emails. Let’s make fun of each other. All with respect of course. Remember the “don’t-make-anyone-uncomfortable” deal. But dang it, let’s laugh. The louder the better. And it is encouraged by management. You will be fired if you don’t laugh.

Every job is your job.

There’s no such thing as “not my job”. Don’t be haughty or pretentious. There is no such thing as a job that is “beneath” you doing it. Show that servant’s heart.

Don’t watch the clock. The bank doesn’t, you shouldn’t either.

This bank is great at giving folks (especially officers) lots of time off. Whether it’s for fun, family or sickness, we are quick and cheerful in letting you take time that you need. There are also times when this bank needs you to “burn some midnight oil” to get your job done and meet deadlines. No officer has ever been told that they have taken too much time off or vacation. This ain’t the place for 8 to 5ers. But there are also several who spend too much time at the bank and you need to find balance with your family. The key is balance. Don’t take advantage of the bank because the bank will not take advantage of you.

Don’t ever forget that it’s OPM (*Other People’s Money*).

We are trusted by our customers with their money. We are trusted by our stockholders with their investment dollars. And every now and then we have to work with customers to live up to their end of the deal. We have to collect past dues, overdrafts and fees. That’s our job. We’re giving our customers the opportunity to do the right thing. It is righteous work that we do. We must first use care and compassion, but every now and then we have to resort to other means (always legal) to collect. We want to be known as the “first bank you want to borrow from, but the last bank you want to owe”. Never forget that it’s OPM.

Integrity and character. Our Reputation is everything.

Do What’s Right! Always, every time, any time. No matter what it costs. No matter who it offends. No matter the perceived consequence. Encourage it, reward it, revere it, make it the mantle that we are known for. *It is expected!*

Be an Owner—not a manager.

There is a vast difference between the two. Owners take ALL factors into consideration, not what is just expedient, least costly, most profitable or seems right at the time. Be an entrepreneur, looking for opportunities to cut costs or increase revenues, or just making this place a nicer and better place to work. Managers usually make selfish decisions.

Unabashedly and unashamedly proclaim the name of Jesus.

One's personal spiritual relationship is a whole lot more important than how much money we make.

“Trust in the LORD with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, and He will direct your paths”

- Proverbs 3:5-6