

How to Motivate Commercial Lenders

IN THE current issue of its *Commercial Lending Newsletter*, Robert Morris Associates presents an interesting commentary by Russell H. Mouritsen, Ph.D., assistant professor of communications at Brigham Young University. He discusses motivation of commercial lenders without financial incentives in this fashion:

Can commercial lenders be motivated without financial incentives?

Surprisingly, the answer is yes. In fact, it's not only possible but preferable. Financial incentives are rarely cost effective. The motivation they engender is often dissipated before the incentive.

Financial incentives are temporary solutions! They motivate for the moment, not for the long term. Since most commercial lending organizations want to avoid costly turnover and keep their lenders productive for the long term, motivation should not be viewed as a short-term process.

Motivation Techniques

When considering long-term motivation techniques and tools, keep in mind whom you are trying to motivate. Your top loan officers don't need external motivation. They do well with minimal encouragement. Your real challenge lies in motivating the "average Joe," the one who performs well when monitored close-

ly by senior bank officers or out of sheer necessity. But how do you keep him working at peak performance on a regular basis?

Motivation should not be viewed by bank management as a catalyst. It is a process, not an event or happening. Motivation should be part and parcel of the whole management technique. Bank officers seldom maintain motivation momentum where superiors fail to set a lively pace. Credibility is a key ingredient. Bank management must be viewed as credible before they can motivate others; they must lead and motivate by example.

Manager's Rules for Long-Term Motivation

1. Set the pace.
2. Earn and maintain credibility.
3. Do needs analysis on each lender.
4. Make decisions about goals with lenders.
5. Make expectations clearly known.
6. Show clear paths of progress.

Motivation is much like selling: Approach it in the same manner as you would a challenging new customer. Sell the loan officer, for example, on the importance of being motivated. To do so, conduct a needs analysis of the individual. Just as not everyone is sold in the same way, not everyone is motivated by using the same technique. In some situations, negotiation is

inevitable. Likewise, give-and-take between the manager and the subordinate should be expected. Proper challenges and goal setting are all part of the procedure, and they should be integrated into the motivation process as well. In short, view each person as though he were a valued customer.

Setting Goals

When setting goals, involve your entire banking team. Let them help identify a clear path of progress. Progress which rewards only the bank is ineffective. The progress and improvement of lenders must come first. Outline goals from their perspective, and review these goals continually.

Bank management should make every effort to make each employee's position personally enriching. The staff must feel that they are improving their skills and continually growing. Meetings, self-improvement courses, and outside training and seminars are excellent tools. Just as important, however, is management support. Management must make lenders feel that management support is there, working to improve the quality of the lenders' work.

Getting the lead out of an incentive program isn't a quick, one-time effort. It requires long-term motivation which will prove to be highly cost-efficient and effective. Good banking management can prove to be the best motivator for the long run. □

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Iowa News

The Iowa Bankers Mortgage Corp. will sponsor a real estate lending seminar at five locations in March and April. The seminar provides a basic foundation in residential loan documentation and underwriting. Registration is at 9:00 a.m. and the program concludes at 12:30 p.m. Fee is \$20 for IBMC members; \$25 for non-members, and \$30 for walk-ins. Dates and locations are: March 16—The Red Fox Inn, Waverly, March 17—The Siebens Forum, Buena Vista College, Storm Lake, March 18—Council Bluffs Savings Bank Training Room, Council Bluffs, April 1—Adventureland Inn, Des Moines, April 2—The

Highlander, Iowa City. To register, contact IBMC, 508 10th Street, Suite 500, Des Moines, IA 50308, Attn.: Mary Seiberling.

* * *

On March 24 the FDIC and OCC, in cooperation with the Iowa Bankers Association, will present a teleconference on Call Report Preparation. Sessions will be held at the Conference Center of Des Moines Area Community College in Ankeny, Cedar Hall at Kirkwood Community College in Cedar Rapids, and Siebens Forum at Buena Vista College in Storm Lake. Registration is at 8:00 a.m. with the teleconference running from 8:30 a.m. until 4:00 p.m. Registration fee includes lunch, breaks and handouts and is \$105 for IBA members, \$135 for subscribers and \$160 for non-members, with \$20 additional after March 15. To register, contact the IBA office.

CEDAR RAPIDS: Daniel R. Costello has been appointed vice president—consumer lending of City National Bank. He had been a vice president at Perpetual Savings & Loan.

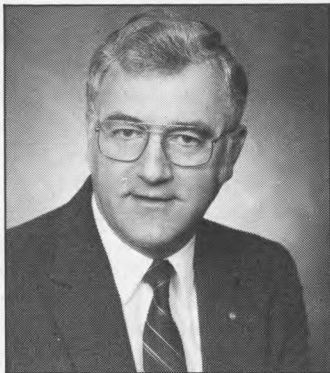
DES MOINES: At First Interstate Bank, Steven F. Justice has been promoted to vice president, metro commercial services division. Previously he was assistant vice president.

POCAHONTAS: Charles Bloomcamp has been promoted to vice president of Pocahontas State Bank. He will also retain his position as cashier. He joined the bank eight years ago.

WASHINGTON: The National Bank of Washington has announced the election of Bruce Jordan, Dale Miller and Dale Roberts to vice presidents. Their responsibilities will be in loan administration.

Nebraska News

The NBA has appointed a special ad hoc study committee to monitor the impact of Chapter 12 bankruptcy filings in Nebraska. Pres. Kelly Holthus and NBA General Counsel Bill Brandt are joined on the committee by NBA Past Pres. Don Johnson, president, Farmers National, Pilger; Jay Dunlap, chmn., Union Bank & Trust, Lincoln, and Lincoln attorneys John S. Pierce and Stephen Nelsen. They are told



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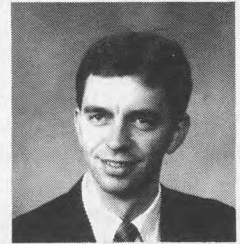
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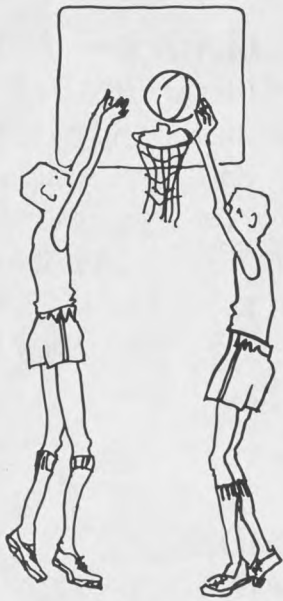
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COMMERCIAL LENDER — B.A.

Are you spending too much time re-doing things that should have been done right the first time? This commercial lender has 3 + years commercial lending experience with proven technical skills learned as a credit analyst. A steady business developer who is capable of handling a \$5mm commercial lending portfolio. Earns: Mid \$20's

AG LENDER — B.S.

This diligent troubleshooter can assist in the clean up of any deteriorating ag portfolio! This loyal team player is an energetic type that has 5 + years ag lending experience with a disciplined work ethic. This well-rounded technician is also a proficient commercial lender that would be a good fit in a smaller outstate bank.

Asks: Upper \$30,000 Range

PRESIDENT — B.S.

This self-motivated leader is ready to manage a bank! Currently serving as the #2 person in a well-performing \$50mm holding company bank. This action-oriented candidate will use 10 + years mid-market commercial lending experience and operational skills to manage a bank profitably! Asks: \$55,000

AG LOAN OFFICER.

Do you need an enthusiastic ag lender that has a levelheaded lending approach? Currently monitors a \$8mm ag loan portfolio which includes several workout situations that have been handled efficiently. A strong communicator with proven negotiating abilities. Willing to relocate Earns: \$30,000

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This persuasive communicator has effective negotiation skills and welcomes the opportunity to work with high net-worth customers. With 2 + years commercial lending experience and formal credit training this top performer is ready for a new and exciting opportunity. Top image!

Asks: \$25,000

SENIOR LENDER — B.A.

Strong lending abilities and operational skills make this professional a real team player! Currently serving in the #2 spot of a \$20mm bank, this leader oversees commercial, real estate, agricultural, and consumer lending functions. Ready for a new challenge! Earns: \$32,000

CASHIER.

Do you need a razor sharp numbers person that can still relate to the real world? With over 10 years operations experience this detail-oriented person can streamline your operations area the way you have always dreamed. Willing to relocate. Asks: \$30,000

AG LENDER — B.S.

How about a shirt-sleeve ag lender who isn't afraid of a problem loan? With 5 + years agricultural experience this strong cash flow lender understands the importance of community involvement and is willing to take an active role. Ready to join a top management team! Asks: \$37,000

CONSUMER LOAN MANAGER.

This action-oriented, self-starter has the perfect blend of sound business sense and dynamic people skills. A proven communicator that has 5 + years consumer lending experience, including all phases of direct and indirect credit. An industrious type that would make a great branch manager. Earns: Upper \$20's

SENIOR COMMERCIAL LENDER — M.S.

This articulate image conscious leader has 10 + years commercial banking experience. An ambitious background that includes the technical expertise with sophisticated commercial mid-market clients. A true professional that has disciplined workout abilities. This candidate is a great fit as a #2 person in a small to mid-sized bank. Willing to relocate. Earns: Upper \$40's

EXECUTIVE VICE PRESIDENT.

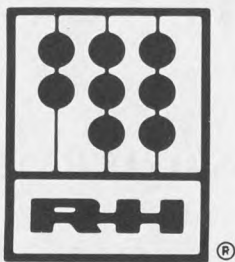
Do you need a proven professional that understands both lending and operations? This loyal team player has over 10 years experience with emphasis in commercial lending and operations. A knowledgeable banker that can provide leadership for a young staff. Looking for a new opportunity in a small to mid-size bank. Willing to relocate. Asks: Mid \$40's

FINANCIAL MANAGER — C.P.A. - M.B.A.

G.P.A. = "4.0"

Is your organization in need of a highly analytical "Big Eight" type specialized in financial institutions? Very personable, promotable individual who seeks a fast track opportunity providing interface with senior management. Has held numerous leadership roles in outstate organizations. Asks: Mid-Thirties

For Further Information Regarding Any of These Candidates — or to Arrange An Interview Call



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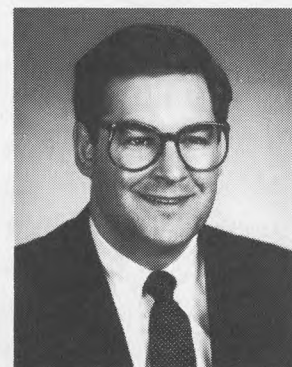
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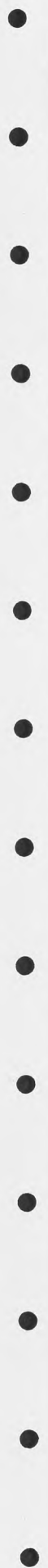
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an initial meeting March 4 and need input from any Nebraska bank involved in a Chapter 12. Unfortunately, Nebraska leads the nation in the filing of Chapter 12s as of mid-February with 137 already filed with the U.S. Bankruptcy office and more expected.

* * *

The Nebraska Bankers Association will sponsor its 1987 Agricultural Outlook Conference on March 18-19 at the Kearney Holiday Inn. Featured speakers include Carol Brookins of World Perspectives, Inc. in Washington, D.C., Neal Harlan of Scouler Grain Co. in Omaha, Gary Duncan of Hasting Pork, Dr. David M. Kohl of Virginia Polytechnic and Dr. James Kendrick of the U. of Neb.—Lincoln. Advance registration is \$115 and includes materials, continental breakfast, lunch, and the evening reception and dinner. After March 13 the fee is \$135. Guests for the reception and dinner cost \$25 per person. Contact the NBA office to register.

* * *

The NBA will sponsor Financial Institution Bond Seminars at three locations in March: North Platte Holiday Inn on the 10th, Norfolk Villa Inn on the 11th, and Lincoln Cornhusker Hotel on the 12th. Registration is at 8:30 a.m. with the seminars running from 9:00 a.m. until 3:45 p.m. Registration is \$35 before March 6 and \$55 after, and includes materials, continental breakfast, breaks and lunch. Register through the NBA office.

FULLERTON: Among recent promotions at the First National Bank and Trust was the advance-

ment of Larry K. Rogers to president.

GRAND ISLAND: William Dewhurst has been promoted to president and managing officer of Norwest Bank Nebraska, N.A., Grand Island. He has been vice president and manager of the financial institutions group in Omaha since Feb., 1986. He succeeds Norman Nackerud, president since 1984, who is retiring. Mr. Nackerud has been with Norwest for over 37 years.

MCCOOK: Robert Schardt has joined McCook National Bank as vice president. He comes from Norwest Bank in Hastings, where he served as assistant vice president in agricultural lending.

NORFOLK: James Herbolsheimer has been elected president of the Bank of Norfolk. He has been with the bank since 1972, and served as executive vice president since 1985.

OMAHA: Among recent promotions at First National Bank of Omaha were four second vice presidents: John Irwin, manager of data processing operations; Thomas Jensen, correspondent banking department; Craig Nakamoto, BankCard merchant processing division and Gerry Tomka, correspondent banking department.

WEST POINT: Layne Sander has been promoted to vice president and agriculture representative of the First National Bank of West Point.

Minnesota News

MINNEAPOLIS: Thomas R. Rice has joined First Bank System as vice president of capital financing.

He most recently served as vice president, corporate banking of Bank of New England Corporation, Boston.

MINNEAPOLIS: Marquette Bank Minneapolis has announced a major reorganization of its management structure and named three senior vice presidents. Philip J. Gallavan will manage all traditional banking services for the bank's downtown offices. Patrick L. Stotesbery will manage all less traditional fee income oriented groups and companies. Albert J. Colianni will manage all financial and operational support areas.

North Dakota News

First Bank System has announced that purchase agreements have been signed for the sale of three more of the 45 First Bank locations offered first to employees, directors and community members in Aug., 1985. They are First Bank Cando, First Bank Langdon and First Bank Rolla. Sales are pending regulatory approval. Specific purchase terms were not disclosed.

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LOAN OFFICER-3 yrs. lending experience (installment/real estate). Manage downtown office. \$65MM bank. Send resume to: D. Rubel, Pres., Iowa State Savings Bank, Box 3095, Clinton, IA 52732. (PA)

CHIEF FINANCIAL OFFICER - \$875MM Savings Bank, Des Moines Iowa, has opening for CFO with 5 yrs. financial and investment management experience. MBAMS degree in Fin/Acct/Econ or CPA required. Competitive compensation/benefits package. Send resume by March 15, 1987 to Annette Horras, Human Resources, United Federal Savings Bank, Locust at Fourth, Des Moines, Iowa 50308 E.O.E. (PA)

LOAN OFFICER/FARM MORTGAGE. Suburban Des Moines area bank is seeking highly qualified person to initiate & develop profitable new department specializing in farm mortgage loan. Must have minimum 5-7 years experience specializing in farm mortgage. Individual must be personable, articulate, & customer oriented, & able to mix and meet people well. Additional experience in commercial real estate lending, farm operating lines in farm management would be helpful. Bank experience helpful but not necessary. All replies will remain strictly confidential. Send resume and salary requirements to File No. WIJ c/o Northwestern Banker. (PA)

Progressive \$35 M bank seeks **FARM/COMMERCIAL LOAN OFFICER** with 5-6 yrs. experience in solid agri/comm. loan skills. Bank regulatory or operational experience helpful. Excellent advancement opportunities. Salary commensurate with experience. Contact Richard Rath, First Natl. Bank, P.O. Box 206, Sumner, IA 50674, phone (319) 578-3312. (PA)

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PRESIDENT, \$15mm bank, very clean, very liquid, ag area, pop. 2,000. \$45-\$50,000

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PRESIDENT

Are you sick of politics? This \$55mm bank, part of a bank holding co in N MN seeks a diligent motivator with 6+ yrs comm lending exp, proven mgmt and a degree. Join this top-performing group and move your career ahead! HOT! To \$55K. Job #NW1250.

AG LOAN OFFICER

Ready for a new challenge? \$35mm bank in SE MN is in need of a strong cash flow lender with 2+ yrs ag lending exp and strong negotiating skills. Must be degreed. HOT! To \$30K. Job #NW1251.

FOR MORE INFORMATION
CONTACT PAUL GENTZKOW
OR JEAN TODD



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PRESIDENT - Agri Bank with problem loans. Should have administrative experience and solid Agri Loan skills. \$40K

OPERATIONS - manage department of 35 for large urban bank. Experience with deposit accounting and account services required. \$38K

AGRI LOAN - community bank with large Ag portfolio. Seven yrs. or more Ag Lending experience needed. \$35K

COMMERCIAL LOAN - large suburban bank with \$100MM loan portfolio. Degree and minimum 3 yrs. comml lending experience with six figure credits. \$32K

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