

FROM THE PRESIDENT - KYLE IRWIN

Wow—2009 Already!



Now is an important time as ever to become an IBAT Leadership Division member. The time has come for us as community bankers to separate ourselves from the rest of the “banking world”. A great way to do this is to become a member of the Leadership Division or further enhance your membership in the Leadership Division. If you do not have anyone active or a member of the Leadership Division in your bank, you must do it now. It is critical to expand your networking circle and become active in the political process.

To help you out a little bit, there are many events planned for this year that include golf tournaments, regional meetings, legislative updates and most importantly, Leadership Conference to be held at Hyatt Hill Country in San Antonio, June 18-20. Make a special effort to attend these functions as there is great value and benefit in attending. The theme for the Leadership Conference is **Tune In, Turn It Up** and will feature many

great speakers and also a great band, Old Dog Tray from Amarillo.

IBAT has officially begun the 2009 Regional Meeting Tour de Texas. Chris and Milton will be discussing issues facing the banking industry and also hear about IBAT initiatives. There is more information in this newsletter so make it a point to attend your local meeting and also bring a friend.

In closing, an important date that we must set aside is **May 12-14** for the 17th Annual Congressional Visit. Last year we had over 100 community bankers who made a huge difference for our industry. Last year we had great attendance from the Leadership Division and I am expecting the same this year. It is a very important and meaningful trip.

From the Top of Texas, God bless you and your family. ‘Til next time, stay safe.

2009 IBAT Tour de Texas Continues...

If you haven’t had the opportunity to catch this year’s Tour de Texas, you have a few more chances. We’ve also scheduled an extra meeting for our members in the Austin area.

- February 24 - Austin (Breakfast)
- February 24 - Shiner (Luncheon)

- February 24 - Weslaco (Reception)
- February 25 - Corpus Christi (Breakfast)
- February 25 - Houston (Luncheon)
- February 25 - Kilgore (Dinner)
- February 26 - Sulphur Springs (Luncheon)
- February 26 - Dallas (Reception)

Before You Click and Send...Remember

Based on a market analysis in 2007, emails sent on Mondays had the highest open rates; emails sent on Tuesdays had the highest click rates and Friday emails

had the lowest percentages of opens and clickthroughs.

Source: **Association Now**, July 2008

Courage is what it takes to stand up and speak. Courage is also what it takes to sit down and listen.

Winston Churchill

Be a Part of the Governor's Mansion Restoration Effort

In June 2008, the Texas Governor's Mansion was heavily damaged by arson. IBAT is partnering with First Lady Anita Perry to help re-build this cherished symbol of our Texas heritage and we invite you and your customers to be a part of this effort.

IBAT, with the help of James Huffines, Chairman of Plains Capital Bank in Austin and Mark Few, Executive Vice President of American Bank of Texas in Marble Falls, recently held a news conference with the First Lady to raise awareness of this effort among community bankers and the public. Information packets have

been mailed to all IBAT member banks asking for help in this effort.

The fund drive will last until April 30th. *All contributions are tax deductible.* We'd also like to know of any memories or stories your customers may have about the Mansion so that we may publish them on our website.

Hometown bankers have proven to be hometown heroes again and again. We are Texas proud because we live in Texas and if we all work together, we can help restore this beloved symbol of our Texas heritage.

Leadership Division on the Web

MyIBAT.org is up and running. The Leadership Division has its own special page for the exclusive use of Leadership Division members. We want YOU to take ownership of this page. This is your opportunity to communicate directly with other members of the Division on issues of importance to you.

If you haven't yet logged in, go to www.ibat.org. If this is your first time to log in, both your user name and password are your e-mail address. Click on the Leadership Division tab and join in the discussion. Tell us how you became involved in the Leadership Division. Post a question affecting our industry or a specific

question you may have on lending or compliance and ask for input from other members.

To get you started, click on one of the following links and give us your input:

[In our current financial climate, what do you think is the single most important difference between our community banks and the Wall Street banks?](#)

[What can the Leadership Division do more of in your area to bring value to you and your colleagues?](#)

We can discuss these issues and more! This is your door to IBAT. Come on in!

Innovative Motivation Ideas

Are you looking for ideas to improve employee morale? Online shoe retailer Zappos is quickly gaining legendary status with these innovative motivational techniques.

The Offer. After receiving four weeks of training, new hires are offered \$2,000 if they leave the company, no questions asked. The "quit" bonus weeds out employees who do not embrace Zappos' culture. Only three percent of new hires take the money and run.

The Book. Zappos annually publishes a "culture book" that includes employees' descriptions of what

the organization's culture means to them. The book reinforces Zappos' core values, among them "Create fun," "Be adventurous" and "Build...family spirit."

The Bonus. Any employee in good standing and with at least 90 days tenure can grant a \$50 bonus to another employee. The reason for the award? The bonus is designed to go to a co-worker whom the employee feels "simply deserves it."

Source: *Communication Briefings* (December 2008). Adapted from *Zappos Culture Sows Spirit*, Christopher Gergen and Gregg Vanirek, *The Washington Times*.

The Time is Now

Now is the time for community bankers to make a difference in Washington. With the Wall Street banks in financial crisis, it is the perfect opportunity for community bankers to step up to show Washington the difference between the mega-banks and community banks. Please join for the **17th Annual Congressional Visit scheduled for May 12-14**. We had 100 bankers travel

to Washington last year and we want to top that number this year. Community banks are responsible lenders who care about their communities and the future of our industry. We did not create this financial crisis, but we are happy to help find solutions. For more information and to register, click here: <http://www.ibat.org/events/congressional-visit>.