

CBA Centerpoint



Shannon Ward

Senior Vice President, Chief Lending Officer, Native American Bank

What makes your bank unique?

Native American Bank is a nationally chartered bank with the specific mission to promote economic development in Native American communities. Native-

owned and led, this one-of-a-kind financial institution was founded to create economic sovereignty within Indian Country. Native American Bank is certified as a Community Development Financial Institution (CDFI), a Community Development Enterprise (CDE), and a Minority Depository Institution (MDI), further distinguishing the bank.

What is the most rewarding aspect of your job?

As Chief Lending Officer, my primary responsibility is to lead a team tasked with establishing and expanding the bank's relationships with our borrowers. Native American Bank has historically been a provider of commercial capital for projects not typically served by traditional banks. The most satisfying aspect of my job, particularly as a tribal member, is seeing the impact of the financing we provide to communities that have not had ready access to capital for development. For instance, the team recently closed a loan to a tribal organization which will allow a reservation-based clinic to triple its capacity to provide behavioral health services to tribal members. This project combined both New Markets Tax Credits with a USDA guaranteed loan to complete the required capital.

What is the most important thing you've learned from a career in banking?

The most important thing I've learned from my career in banking is the importance of access to banking services by all communities and all people. Native American Bank has a commercial lending footprint. However, Native American Bank has invested in technology solutions that can be accessed by individuals throughout the country and has made computer-based financial readiness education a keystone of the resources the bank provides to the communities we serve.

What do you listen to on your morning commute?

My choice in commute entertainment depends on the day. I'm a mother to two wonderful teenagers, and I'm a wife to a career-driven and supportive partner. Some mornings require a "woman power" playlist that's heavy on lady singers/rappers (i.e. Missy Elliott, Cardi B, Beyonce) that inspires me to remember who I am and what my purpose is. Most mornings, though, include a series of short podcasts that highlight the day's news in direct and to-the-point messaging, including *The Daily* and a couple of NPR's podcasts including *Up First* and *The Indicator*. These allow me to remain informed in an efficient way.



Gretchen Wahl

Community Manager
First National Bank
of Omaha

What do you enjoy about your job?

Being the Community Manager for First National Bank of Omaha's Boulder and Broomfield Counties, I am involved in many areas of the bank and community. Leading my team of Commercial Relationship Managers is my primary role. I interact with employees and customers every day. I enjoy getting to know customers and their businesses and I enjoy seeing my team and customers succeed.

What is the most rewarding aspect of your job?

Our job is to improve the financial wellbeing of our customers, creating a vibrant community. It is very rewarding to see our team be successful in helping customers meet their financial goals. But the most rewarding part of my job is seeing team collaboration and the genuine enjoyment of team members doing what they do every day.

What is the most important thing you've learned from a career in banking?

We are trusted advisors to our customers. Trust is what differentiates a financial institution from its competition. Don't ever jeopardize the trust of your customer. Be honest with them and do the work to know their business almost as well as they do. Understanding their business cycles and cashflows will help you gain that trust.

What do you listen to on your morning commute?

I listen to many things on my way to work, but mostly books. The books are typically leadership or how to be a better human. My day is remarkably better when I listen to positive reinforcement in the morning. Some of my favorite books are *Grit* by Angela Duckworth, *Greenlights* by Matthew McConaughey, *Start with Why* by Simon Sinek and *Good to Great* by James C. Collins.

GOING BEYOND THE DESK TO HEAR THE STORIES OF COLORADO BANKERS



Joshua Alcantar

Commercial Lender
Waypoint Bank

What do you enjoy about your job?

First off, I enjoy and appreciate the team I get to work with. I am truly blessed to work with some of the most talented leaders in the

industry. Secondly and equally, I find true enjoyment in helping business owners expand and grow their footprint. Whether that means upgrading a current office space or financing additional equipment to help increase revenues, nothing brings me more satisfaction than being able to get a deal approved, and then to see the look of joy and excitement on a business owner's face and have them say, "we couldn't have done this without you." We truly are dream makers.

What makes your bank unique?

We are one of the few family-owned banks left in the industry. Originally chartered in Cozad, Nebraska in 1883, we have organically grown to seven offices throughout small-town Nebraska, as well as Colorado Springs and Fort Collins. We are celebrating our 140th anniversary this year, and there is a succession plan in place to keep the bank in the family and growing. We have our eyes set on expanding our territory to the Longmont, Loveland, and Windsor/Greeley areas.

What do you like to do to give back to the community?

- **Personal:** My wife and I volunteer at our church in the creative arts/music department — we both sing. I am also a volunteer coach for my son's baseball team in the Windsor area. Beyond that, I plug in where I see a need — I'm available to lend my gifts and talents to the local community.
- **Business:** Waypoint Bank is a firm believer in giving back to the community both monetarily and through boots-on-the-ground volunteer work. Recently, (and for the past several years) a few of the bank staff have volunteered for **Rope for Hope**, a **House of Neighborly Service fundraiser (HNS)**. HNS is a non-profit with a mission to serve and assist people who are challenged by the effects of poverty or situational crisis.

Who is one of the most influential figures in your life?

One of the most influential figures in my life (and there are several) is my sister, Sunshine. As a cerebral palsy survivor, she has overcome numerous obstacles in life. Her persistence and "can do" spirit are inspiring. The doctors would say, "she won't be able to do this or won't be able to do that." Well, I am elated to share she has defied many odds and has proven her doctors incorrect. Tell her she can't do something and she will do it. My sister recently sold her first home and purchased her second along with her dream car. I can go on and on about her. She is simply the best.



Clayton Dexter

Underwriting Manager, Assistant Vice President, ANB Bank

What makes your bank unique?

ANB Bank is a solutions-based community bank. Our goal is to match appropriate financial tools to customers in our local

areas based upon their individual needs. As the Underwriting Manager, my role within that larger mission is to provide understanding and tools to our team in order to better match a financial structure to a customer's business model. Making financing accessible for customers who might not fit in an easy box with other lenders yet are still creditworthy has created an amazing space for ANB within our communities.

What is the most rewarding aspect of your job?

Underwriting has the benefit of being connected to all areas of the bank's lending footprint which allows me to stay plugged into areas throughout Colorado, and see those customers and communities develop from financial conversations that start within the bank. Internally, I greatly enjoy watching the growth of the teammates that come into my department while building a unit that works together cohesively. Developing a team culture has been one of the most rewarding experiences and seeing former teammates go on to achieve career goals after spending time in the Underwriting Department has been incredible.

What is the most important thing you've learned from a career in banking?

The importance of managing a balance sheet to build a successful long-term business. In the turbulent economic environment of the past couple years, those who managed with an eye toward lasting viability will be those that positively impact their communities in the future. Interacting with a variety of customers and business models offers a unique perspective on the local economies in which we operate. I've been able to take that understanding and provide insight when asked by business owners, teachers, community organizers, or others that are curious about the broader economy.

What is your favorite movie or book, and why?

My favorite movie is *The Dark Knight* directed by Christopher Nolan. I've been a huge Batman fan since I was young, and the idea of a person wanting to do the best for those around them even against immense public pressure always stood out to me as a positive message that can be applied to all sorts of things in life. Plus, it's exciting to see Batman beat the Joker at his own game. 🦇