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Don't Tell Me It Can't Be Done While I'm Busy Doing It!

Roxanne Emmerich (EB) interviewed Ginger Martin (GM), President/CEO of American National Bank in southern Florida about the progress they have had while their competitors are struggling.

EB It's been one year since you embarked on a journey to transform your organization. Tell me a little about that journey.

GM Well, before our Kick-Butt Kick-Off™ last year, we just weren't experiencing growth. My number one objective was to turn that around. One year later, we've increased our total assets 9.5 percent and net loans are

your community involvement as a bank with great dividends, and that's drawn some recognition, hasn't it? Tell us about that.

GM We were recognized by the Greater Fort Lauderdale Chamber of Commerce as the Small Business of the Year and I personally received the Small Business Person of the Year award. This was the result of our financial performance and community efforts. Also, *The Daily Business*

The community involvement and press has helped put us on other people's radar, and our employees are loving that. We're united for a common cause, and we've taken your saying and made it our own: "Life gives to the givers and takes from the takers." My employees have embraced that idea and are living it.

up 3.8 percent. What is really exciting is the total deposit growth of 11.6 percent! It's a tough deposit market here. But even in this economy, our operating income is up 7.5 percent. Considering the climate, I'm very, very pleased with the profitability and growth we've had. Seventy percent of the banks in Florida didn't make money at all last quarter.

EB Your picture should be next to the words "community banking" in the dictionary! You've really increased

Review ranked us the #1 Community Bank in South Florida.

We've really ramped up our giving to the community. Our employees raised over \$4,000 to feed the homeless in Broward County through the Cooperative Feeding Program.

We also recently partnered with the Rotary Club of Fort Lauderdale North to gather socks for the homeless. The goal was 5,000 pairs, but with the help of local high schools and our clients, we collected 10,000 pairs!



CBS Channel 4 did a feature story filming the socks in our vault. We also received an award from the American Diabetes Association for raising the most money in the small business category.

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EB How has this transformation changed the way you operate as CEO?

GM You always talk about how change should start at the top with a solid commitment by the CEO. That's one of the things I've definitely done. I'm involved in every aspect. If a CEO won't get on board, it has to be so much harder. Plus, I'm having a blast!

I'm really learning that it's not about banking—it's about how we treat people. The success we have had as a bank is a byproduct. One of our values is to always do the right thing, and we've seen the rewards—not just

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EB Sounds like you have all gone through a really profound change.

GM Yes, it's just incredible how different our workplace is now. I'm embarrassed to admit this, but we weren't even asking for business before. We had NO sales and marketing culture, we didn't have a plan to expand our client base. Now, we are asking for business!

Our productivity has improved because people are learning how to be more effective in their jobs. And I've seen the value in developing leaders around me and how much more can be accomplished.

To tell you the truth, I've become a mini Roxanne! I'm always quoting you. "Leadership is not a position—it's a way of being." We're fostering the idea that everyone is a leader regardless of their position.

EB What about the "dark night of the soul"—that moment of soul-searching where it all feels JUST too hard. Did you have that, and what did you learn from it?

GM There was a time when I felt overwhelmed, like I was drinking from a fire hose. But the coaches at The Emmerich Group helped us see that these were normal growing pains. We kept plugging away, then we'd get over the hump and start clicking along again. We progressed one step at a time. It hasn't been without effort, but anything worth achieving requires effort.

Our employees were fired up after the Kick-Off, but I'm sure many were thinking, "How long will this last," wondering how soon we would go back to business as usual. We made it clear from the beginning that we were in it for the long haul and were committed to transforming the culture. Even as I felt overwhelmed and uncertain myself, I worked hard to project a positive spirit.

EB And now you've begun landing some really big accounts, is that right?

GM Yes, our success is just snowballing. We've targeted physician groups and have recently landed two significant relationships. This has been a direct result of the training, our new way of thinking. Our board has really been blown away! Getting these accounts has been a bit of David and Goliath for us; we were up against the "big" banks. I attribute this to what we've gained on this journey with The Emmerich Group.

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EB It's been a real pleasure talking with you, Ginger! Sounds like you've only just begun to reap your rewards.

GM Absolutely! I'm looking forward to what else we're going to learn. I feel like we're just getting started.



American National Bank Executive Team: Tina Maalouf, Rob McCracken, Ginger Martin, Bob Beal, Esther Martinez, and Baber Malik.