

Letters From the CEO Remote Banking Enhancements Customer Focus
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Letter From the CEO



Colleagues, fellow professionals and friends,

*"Action beats inaction every time."
- A military and business axiom.*

Last week our retired Sales Manager, Tom Ryan, shared a story with me about how the Marine Corps teaches a fundamental lesson of leadership. Here's the story as told by Jerry Hogan about his days in Basic Training (Tom also attended The Basic School in 1973):

I was a brand-new Marine 2nd Lt. on the first day of The Basic School (TBS) in 1973. Our company commander, Capt. Rocky Toyama announced that we were to make an "acclimatization" hike, and to fall into formation with all the gear we had just been issued. He randomly chose acting officers and non-commissioned officers for this first field exercise. I was picked to be the acting company commander.

As a recent graduate of the Naval Academy, I was familiar with the marching commands and got the company moving in the right direction without much trouble. However, after about a half hour of leisurely walking down a path in the Quantico woods, we came under simulated fire. All hell broke loose in "my" company. New lieutenants were running amok and firing their M-16s randomly and with no fire control whatsoever. I just stood there dumbfounded. After about a minute (although it seemed like an hour), Toyama looked at me calmly. *"Do something, lieutenant,"* he said.

To this day, I have no idea what I did or if it was the right action. I do know that I learned that action beats inaction every time. Since that day, when I have been confronted with a situation that is confounding to me, I still hear Capt. Toyama calmly saying, *"Do something, lieutenant."*⁽¹⁾

If the past weeks of dealing with pandemic concerns for safeguarding the welfare of our fellow associates, changing our work environments for social distancing, and keeping pace with the SBA's PPP Loan program have taught us anything, it has taught us the need for action. Inaction was simply not an option. But, reading the Marine's story, there is a single word that can make all the difference in the action taken and outcome – the word "calmly".

There is an unspoken power in calmness, and leaders should not underestimate that power when calling others to action in stressful situations. I commend to your reading a Harvard Business Magazine article: Leadership Under Pressure: 3 Strategies for Keeping Calm During A Crisis.⁽²⁾ Here is a synopsis of the strategies:

1. Wait to Act. This strategy is not contrary to idea that "action is better than inaction" but is advice to wait just long enough to take a deep breath and calm yourself lest you panic and thereby create mass panic.
2. Build a Strong Support System. Surround yourself with people who understand how to maintain a grounded, calm presence.
3. Understand the Reality of the Situation. Survey the situation. Understand the problem you are facing. Break the solution down into manageable steps. Prioritize your next move.



I might add to this last strategy: focus on the solution, not the problem. This reminds me of a scene from Magnum, P.I. (the original series) where Magnum is trying to pick the lock of the Ferrari before the guard dogs get to him. He keeps telling himself: “Don’t look at the dogs; work the lock.”

<https://www.youtube.com/watch?v=TjuQX2g8uNo>.

I hope this edition of BankLine has many items of interest for you.

Sincerely,

James W. Bruce, III
President/CEO and General Counsel American Bank Systems

- (1) Source: <http://www.legiontown.org/basictraining/2539/basic-one-marine-receives-best-leadership-advice>.
(2) <https://online.hbs.edu/blog/post/leadership-under-pressure>.

Remote Banking Enhancements

During these uncertain times, many of our customers are dealing with challenges in handling increased loan activity with renewals, modifications, extensions, and new loan requests, while restricting customer access to the lobby. ABS can help with our remote IMM eSign integration to provide you with the ability to send documents electronically and allow your customers to eSign on their home computers, iPads, or other mobile devices. Working with our eSign partner, IMM, you can be implemented within 48-72 hours to give you immediate capabilities of sending documents securely for eSignature.

Another service that has been particularly useful for customers wanting to initiate a loan request without having applicants come to the lobby is our FastApp Online application/prequalification tool. FastApp gives your customers the ability to apply for loans online from your website. For banks using our CoPilot Loan System, you can easily import the information from FastApp into CoPilot for loan processing with eSign capability by IMM eSign.

If any of these products and services would be useful in helping you meet your customer’s needs , we are ready to assist. Please contact your local ABS representative or Sherry Brickell at 816-590-3680.

F&C Bank - Holden MO

Since 1881 F&C Bank has provided banking services for area individuals and businesses, partnering in making it possible for our community to grow and prosper. Over this long stretch of time we have gone from the horse and buggy era to instant communication and account information via the Internet. One thing has remained constant throughout the many changes brought about by progress and technology...we know our customers and pride ourselves in delivering convenient, personal service.

1881



Farmers & Commercial Bank commenced operation on March 17, 1881 in a building located on the northeast corner of Second and Market Street in Holden, Missouri. The bank was founded and capitalized by a local entrepreneur and Canadian immigrant William Steele along with a group of local investors. It started with a paid up capital of \$25,000 and officers were: W. M. Steele, president; George S. Young, vice-president; Z. T. Miller, cashier.

View looking east in downtown Holden from the original Farmers & Commercial Bank building built in 1882.

1948



In 1948 the Steele descendants sold controlling interest in the bank to R. S. and Sylvia Mickey who moved to Holden from the northwest Missouri town of Rosendale. Mr. Mickey's family remains active in ownership and management today.

As the original name indicates, Farmers and Commercial Bank has a history of providing financial services for the agricultural producers and small businesses of the area. While these traditional bank customers remain a large and vital component of the bank's customer base, individual consumers now make up the largest segment of the bank's customers. We believe our lineup of consumer products is first rate with on-line mortgage loans, home equity credit lines, land and lot loans, and auto loans.

Center – R.S. Mickey, bank president ca. 1950, flanked by two sons, Robert E. (left) and Richard D. (right)

1974



In 1974, the Kingsville facility was constructed to better serve customers in the nearby community. Officers then were: Robert E. Mickey, Sr., president and chairman of the board; Rayburn N. Henry, vice president and director; Jack Wharton, vice president, cashier and director. The total assets of the bank had grown to \$9.2 million as of the close of business on December 31, 1974.

Kingsville Office, Highway 58 East, Kingsville, MO

1995



Lone Jack Office, 102 N. Bynum Rd, Lone Jack, MO

F&C Bank opened its first office in the neighboring southeastern Jackson county community of Lone Jack in 1995. Banking services began in a temporary building, then the bank proudly opened the doors to a substantial brick building in 1998 that was designed in a neo-colonial style intended to pay tribute to Lone Jack's Civil War battle history. As a part of the Lone Jack community the bank is pleased to be a part of the rural, but growing and prosperous area of Jackson County, located just ten miles southeast of the suburbs of the greater Kansas City area.

2006

In 2006, after completing 125 years of operation, Farmers and Commercial Bank's name was officially changed to F&C Bank in an effort to shorten and streamline the bank's identifying name. To commemorate the past 125 years while looking to the future with a new name, a community wide celebration was held in Holden that July.

2007

The following year of 2007 the Bank's Main Office in Holden moved to the Eagle Crest subdivision into a modern new facility designed to better serve our growing customer base, provide adequate office facilities for our staff that had outgrown the facilities at the bank's original site and to allow for future growth of banking operations.

F&C Bank, 1006 Eagle Crest Drive, Holden, MO

2014



2014 marked another year of outstanding financial performance for F&C Bank. We were also excited to open our fourth convenient location with our new Warrensburg office. After several months of operating out of a temporary facility, this full service branch opened March 3, 2014 and is on the corner of Burkarth and Young streets. Modeled after the 2007 Holden bank building, this newest location has the latest in modern technology without compromising personal and friendly service!

2016 & Beyond

Today F&C Bank employs approximately 50 full and part-time associates who continue the tradition of "Finding Solutions. Creating Relationships." at our three locations.

F&C Bank actively encourages participation and involvement from its staff and Board of Directors in the Holden, Kingsville, Lone Jack and Warrensburg communities through volunteer participation in several charitable organizations, participation on numerous community boards and committees and by the charitable donations we contribute as individuals and as a bank.

Since 1881 our employees have taken pride in helping improve the communities we serve. We have progressed throughout the decades not by abandoning the tried and true values that have been the foundation of our success, but by building on those foundations. As one of the only true community banks in the markets we serve, we focus on the flexibilities that local ownership and decision making is able to provide our customers; however, we also pride ourselves in offering all the conveniences of modern technology to match those of our larger competitors. Our history gives us our firm foundation. Our focus on customer relationships will continue to form our vision for the future.



Want to eliminate the need for your filing cabinets? Eliminate mis-filed documents? Save time? Obtain detailed, easy-to-understand reporting? Then BankManager® Elite is for you!

BankManager® Elite is the industry leader in imaging, document management and tracking for financial institutions. BankManager® Elite is designed exclusively for financial institutions and includes the following features:

- Exception and collateral tracking
- Integrates with core systems seamlessly
- Eliminates scanning and indexing with seamless integration to CoPilot, Compliance Concierge, ComplianceOne, or LaserPro loan systems
- Pre-set and customized tabs and folders for easy filing and retrieval of documents
- Pre-set and customized document & policy exceptions
- Ease of use for both bank personnel and examiners
- Snapshot feature for electronically gathering and sending documents to examiners and auditors
- Reports generated easily, upon request or auto-generated and emailed to designated recipients
- Collateral is completely user-defined but will come pre-set based on each institution's policy
- Unlimited custom user permission groups, permissions can be set to show, hide, or block any clickable item on any screen
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- Loan Production Pipeline Workflow Module coming
- 24/7 Support
- And much more

Want to see for yourself? Request a BankManager® Elite demo today by signing up here:

<https://www.americanbanksystems.com/request-a-demo/>

Acknowledgement

Seth Hubbard Keeton



Seth is a member of the CoPilot Team at American Bank Systems. He has worked at ABS for just over a year where he assists primarily with form design and quality testing. "I immensely enjoy knowing that, however big or small, every effort I make as a member of ABS, makes the end user's final transaction fast, efficient, and uncomplicated." One of Seth's favorite projects thus far has been the implementation of IMM to the CoPilot System.

Seth grew up in Cordell, Oklahoma before attending Southwestern Oklahoma State University in Weatherford, Oklahoma where he obtained a bachelor's degree in business with a focus in marketing. Weatherford is where Seth was introduced to the banking industry. His experience in different roles from teller to loan documentation officer sparked his interest in the software and companies that help banks tick.

Seth and his husband Robert live in Yukon, Oklahoma with their zoo of domestic animals, Hermione, Theo, Mr. Darcy, Archie and Penny. They enjoy traveling (especially to remote places) and being involved with their church. Seth loves being a dog-dad, entertaining at home as well as attempting new things. His most recent attempt was rock-climbing.

Fun Fact: Seth is a firm believer that laughter is the soul's best medicine.

Loan Calculator Tool Designed to Compute Loan Payment Quotes

Have you ever been right in the middle of completing a loan application when a potential customer calls or walks into your office asking for a quick loan payment quote? You don't have to save and exit the current loan application you are working on. Instead, CoPilot offers a Loan Calculator that can be opened outside of a loan application. Not only can you complete the quick quote, you can also save it. When that customer decides to proceed with the loan in the future, all you have to do is pull up the saved quote and import it into the new loan application.

To find out more about CoPilot, please contact our ABS Customer Care Team at 405-607-7000 or visit our website at www.americanbanksystems.com

Webinars

Systems Webinars by ABS

ABS is offering free webinars on our software solutions. Please see below for details on our offerings.

CoPilot Loans and Deposits Systems Webinars

CoPilot is an innovative software solution that easily documents all types of new loan and deposit accounts with easy-to-read compliant documents backed by personal 24/7 customer care.

Alabama Banks

Tuesday, June 9 at 9:00 am CT

Thursday, June 18 at 2:00 pm CT

Wednesday, June 24 at 10:00 am CT

Wednesday, July 8 at 10:00 am CT

Wednesday, July 22 at 2:00 pm CT

Tuesday, July 28 at 10:00 am CT

To register, email Carol Ledbetter at cl Ledbetter@abs-ok.com

Georgia Banks

Tuesday, June 9 at 2:00 pm ET

Thursday, June 18 at 10:00 am ET

Wednesday, June 24 at 2:00 pm ET

Wednesday, July 8 at 2:00 pm ET

Wednesday, July 22 at 10:00 am ET

Tuesday, July 28 at 2:00 pm ET

To register, email Carol Ledbetter at cl Ledbetter@abs-ok.com

Kansas Banks

Thursday, June 4 at 10:00 am CT
Thursday, June 16 at 10:00 am CT
Thursday, June 25 at 1:30 pm CT
Thursday, July 9 at 10:00 am CT
Tuesday, July 21 at 10:00 am CT
Thursday, July 30 at 1:30 pm CT

To register, email Burt Samples at bsamples@abs-ok.com

Missouri Banks

Tuesday, June 2 at 10:00 am CT
Thursday, June 11 at 1:30 pm CT
Thursday, June 25 at 10:00 am CT
Tuesday, July 7 at 10:00 am CT
Thursday, July 16 at 1:30 pm CT

To register, email Burt Samples at bsamples@abs-ok.com

Nebraska Banks

Thursday, June 4 at 1:30 pm CT
Thursday, June 18 at 10:00 am CT
Tuesday, June 23 at 10:00 am CT
Thursday, July 9 1:30 pm CT
Tuesday, July 14 10:00 am CT
Tuesday, July 28 10:00 am CT

To register, email Burt Samples at bsamples@abs-ok.com

Oklahoma Banks

Tuesday, June 9 at 10:00 am CT
Thursday, June 18 at 1:30 pm CT
Tuesday, June 30 at 10:00 am CT
Thursday, July 16 at 10:00 am CT
Thursday, July 23 at 1:30 pm CT
Thursday, July 30 at 10:00 am CT

To register, email Burt Samples at bsamples@abs-ok.com

Texas Banks

Tuesday, June 2 at 1:30 pm CT
Tuesday, June 9 at 1:30 pm CT
Tuesday, June 16 at 1:30 pm CT
Tuesday, June 23 at 1:30 pm CT
Tuesday, June 30 at 1:30 pm CT
Tuesday, July 7 at 1:30 pm CT
Tuesday, July 14 at 1:30 pm CT
Tuesday, July 21 at 1:30 pm CT
Tuesday, July 28 at 1:30 pm CT

To register, email Burt Samples at bsamples@abs-ok.com





Strategic Alliance

We're ready to start our classes again; however, class size will be limited to 10 people/class for social distancing. The classroom will be cleaned and disinfected before and after each class. All-day classes will include lunch which will be provided onsite at your classroom table.



TELLER BASICS

Do you have a new teller starting or have a teller that just needs a deep dive into their job? This class would be perfect for both. They will learn that being a teller requires customer service, communication, professionalism, and leadership skills on top of all their teller duties. We will break down and explain currency, checks, and balancing. We will help them understand what a SAR and CTR is and go over basic holds. We will wrap up the class with all the key words a teller should know. These words will help them get customers to the right people if they are unable to help them. This class will include:

- Customer Service/Communication/Professionalism/Leadership
- The Teller Drawer and Cash Handling
- Parts of a Checks
- Balancing
- Endorsements
- How to Recognize Scams
- What is a SAR and CTR
- Understanding Holds
- Key words tellers should know

June 10 - 9:00-4:00 CST Classroom \$449/\$399* *ABS Discount

Location: American Bank Systems, 14000 Parkway Commons Drive, Oklahoma City, OK

Dates & Registration Links:

June 10 - https://zoom.us/meeting/register/vpYsduCqrz4pS35uzjk-RMJhiURX_ZqKLw

July 8 - https://zoom.us/meeting/register/uJcrdu-sqjkiKU_NJ-Gu-EJqOt74oko1Mw

August 5 - https://zoom.us/meeting/register/tZQvdO6rpz4p6yE8-UJ_l718hTLiXgsw3w

September 9 - <https://zoom.us/meeting/register/u5MtdeiorDIpfoIyiPgPPCUUX-XADT6adw>

October 7 - <https://zoom.us/meeting/register/uZMpf-Cpqj0t4QFVRkTH9JIY911HmS9QkA>

November 4 - <https://zoom.us/meeting/register/u5crde2uqzkvf-E9V8TY20znL5ss7jXA8w>

December 9 - <https://zoom.us/meeting/register/uZAtcO2hrjwvJpSTD2rsvv78pPbcuUubhA>



BASIC LOAN DOCUMENTATION

This class covers the basics for your loan operations staff, loan administrative staff and junior lenders from application to closing:

- Borrower Types
- Preliminary Documentation
- Agreements including Guaranty, Borrowing Authority, Security, Loan Agreements
- Promissory Notes
- Specialized Documentation such as Power of Attorney, Letters of Credit, etc.
- Types of Loans and Documents Needed for Each Type

June 17 - 9:00-4:00 CST Classroom \$449/\$399* *ABS Discount

Location: American Bank Systems, 14000 Parkway Commons Drive, Oklahoma City, OK

Registration Link: <https://us02web.zoom.us/meeting/register/tZclud6sqjwoGteHgau0l-m19Fs6M9pbHV9c>



BASIC REAL ESTATE LOAN DOCUMENTATION

This class covers the basics for your real estate loan operations staff, loan administrative staff and junior lenders from application to closing:

- Steps to perform due diligence for owner-occupied real estate collateral
- Identify the correct forms to document real estate interests
- Letters and Loan Agreements
- Mortgages and Deeds of Trust
- Real property legal descriptions
- Purchase and sale agreements
- Appraisal requirements and regulatory guidelines
- Evaluations
- Surveys, title commitments and title insurance
- Property and casualty insurance
- Deed restrictions and zoning
- Environmental risk assessments
- Flood insurance regulations
- Basic construction lending documentation
- Essential loan administration
- Closing documentation

June 18/19 - 9:00-4:00/9:00-12:00 CST Classroom \$595/\$545* *ABS Discount

Location: American Bank Systems, 14000 Parkway Commons Drive, Oklahoma City, OK

Registration Link: <https://us02web.zoom.us/meeting/register/tZIkDO-sqDwrE9aqGEnrWiYTioN-DcwPIML2>



CUSTOMER SERVICE TRAINING

Customer Service is the one thing that differentiates one bank from another! This class will reveal the necessary skills, competencies and tools needed to better serve customers so they derive more value from your products and services. Your support team should be adept in addressing customer needs and providing a great customer experience. This class will help them achieve the skill set they need by highlighting customer service qualities such as:

- Communication and Using Positive Language
- Active Listening/Determining What the Customer Really Wants/Needs
- Empathy and Patience
- Tone and Body Language
- Problem Solving
- Confidentiality
- Building Rapport and Relationships
- Creating a Friendly and Professional Atmosphere

June 25 - 9:00-12:00 CST Classroom \$299/\$249 *ABS Discount

Location: American Bank Systems, 14000 Parkway Commons Drive, Oklahoma City, OK

Registration Link: <https://us02web.zoom.us/meeting/register/tZYvfumuqD4iH9EsH2bKv5bzq5qEwENg3H9a>



SUPERVISOR TRAINING

Are you a new supervisor or wanting to become a supervisor, if so this class will be perfect for you. This class will break down the qualities and traits a supervisor should have. We will go over leadership and what is your leadership style. This will open your eyes to your strengths and weakness along with showing you it is ok to create your own role as supervisor. It will teach you how to break the awkward transition from being a peer to now their supervisor. We will go over the many responsibilities of a supervisor but focus on the hiring/firing, reviews, and addressing issues. The class will show you the pit falls that most new supervisors fall into and teach you the importance of managing yourself.

This class will cover:

- What makes a supervisor a supervisor
- How to make the transition from being a team member to a supervisor
- Responsibilities of a supervisor
 - Hiring/Firing
 - Reviews
 - Addressing performance, behavior, and attendance issues
 - Write-up's/Compliments
- Pit falls of a new supervisor
- How to manage yourself

June 25 - 1:00–4:00 CST Classroom \$299/\$249* *ABS Discount

Location: American Bank Systems, 14000 Parkway Commons Drive, Oklahoma City, OK

Registration Link: https://us02web.zoom.us/meeting/register/tZUlcOuprzMqHN1pGqBDQs1pU_vqjyDYyhWb



Garden Squash Casserole

By Seth Hubbard Keeton

2 cups yellow summer squash, sliced 1/4" thick
1 cup zucchini, sliced 1/4" thick
¼ cup green onions, sliced
1 medium yellow onion, chopped
1 cup water
2 cups butter-flavored crackers
½ cup butter, melted
1 – 10.75 oz. can cream of chicken soup
1 – 8 oz. can sliced water chestnuts, drained
1 large carrot, shredded
½ cup mayonnaise
1 – 2 oz. jar pimentos, drained
1 tsp. rubbed sage
½ tsp. white pepper
1 cup shredded sharp cheddar cheese
1 tsp. salt, divided

In a saucepan, combine squash, zucchini, green onions, yellow onion, water and ½ tsp salt. Cover and cook until squash is tender, about 6 minutes. Drain well; set aside. Combine cracker crumbs and butter in a small bowl. Place half of cracker mixture into a greased shallow 1.5 qt. baking dish. Combine soup, water chestnuts, carrot, mayonnaise, pimentos, sage, pepper and remaining salt in a large bowl. Fold in squash mixture. Spoon over crumbs. Sprinkle cheese and remaining cracker mixture on top. Bake uncovered at 350 degrees for 30 minutes or until lightly browned.

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