## **Reflections from Past Chairs**

In celebration of the association's 125th anniversary, we asked several of our past chairs to share their experiences with us, as well as their favorite memories and advice to future leaders in the industry.

### Take a step back in time...

#### WHAT WAS THE MOST SIGNIFICANT ISSUE AFFECTING THE PA BANKERS ASSOCIATION DURING YOUR TERM AS BOARD CHAIR?

During my term as chair, we were beginning to feel the full impact of Dodd-Frank and other regulations that were enacted on the heels of the Financial Crisis of 2008/09. While some additional regulatory oversight may have been appropriate, it became the lead story in our industry...and in some instances the only story. Lost in all of it was the mission; the good work that the banking industry performed every day in the communities that we served across the commonwealth. During that period, when government officials and many others reflected on our Industry, they thought about risk and risk alone, often times at the exclusion of the positive influence we



have had for decades on the lives we touched every day.

So, the PA Bankers board and staff felt it was time to "Tell Our Story," and that story was one of helping people. We helped put people into their first homes; we helped families send their first child to college; and we helped small and large businesses manage the financial affairs of their operations so they could focus on growing their businesses and provide more jobs in their communities. Additionally, the support we provide to the nonprofit community was very rarely talked about. We have provided countless dollars in financial support and chaired many fundraising campaigns over the years.

Telling our story continues. In fact, in PA, led by Duncan, his team and future chairs, it will never end. The association over the past few years has done a great job of telling federal and state government officials and others that report on our business what our communities have known for a long time...that we get up every day with one focus in mind...and that's to help people in our communities across the state.

Gerry Nau, 2015-16 Chair, Lafayette Ambassador Bank

# WHAT ADVICE WOULD YOU OFFER TO SOMEONE CONSIDERING A CAREER IN BANKING?

Have ambition to move up the ladder; it will be noticed. However, be prepared for a marathon, not a sprint. In any career, at the end of the day, ask



yourself if you had been the CEO looking at you, would you have approved of your performance this day? Above all, enjoy helping people. If you don't like serving people, find another career. Remember, bankers do not make physical items to sell; we sell solutions and dreams.

#### Robert Snyder, 2010-11 Chair, Luzerne National Bank

The financial services industry has changed dramatically over the last 40 years and needs people with a very wide range of talents. With that said, what hasn't changed is its need for people very manufaction, interesting the services are recommendation.



is its need for people with strong communication, interpersonal and leadership skills. If you like dealing with people and being a part of helping your customers and communities grow, banking is a great industry.

Robert Rupel, 2007-08 Chair, The Provident Bank