

WHAT IS YOUR FAVORITE MEMORY OF YOUR TIME AS CHAIR OF THE PA BANKERS ASSOCIATION?

Enjoy each day that you can help your customers achieve all of their dreams (a new car or house, funding a child's college tuition, building a new business, etc.). Whatever their dreams are, our properly tailored solutions provide the much-needed boost.

Joseph Bower, 2016-17 Chair, CNB Bank



THE BANKING INDUSTRY HAS UNDERGONE MANY CHANGES OVER THE LAST 20, 30, 40 YEARS. WHAT ARE SOME OF THE THINGS THAT HAVE REMAINED CONSTANT THROUGHOUT YOUR CAREER IN BANKING?

People, businesses and communities need a safe depository for their funds and outside investment to realize their financial goals. This is fundamental – community banks have a longstanding business model, whereby we fund loans with deposits and hope to provide value.

William Marsh, 2014-15 Chair, The Farmers National Bank of Emlenton



Things have changed because of the financial crisis in 07-09. Dramatic change in industry. Technology is a large part of banking; in the processes and how customers can access banks through technology. Dramatic difference. All good for the consumer.

Two fundamentals are still important:

- Credit quality – making loans the right way; Remember that "cycles always return."
- Importance of people and relationship. There is a transactional component – technology has

advanced that, but relationships are still very important. People are what make the business successful

David Zuern, 2005-06 Chair, Waypoint Bank

WHAT ROLE HAVE YOU SEEN THE PA BANKERS ASSOCIATION PLAY IN BANKING DURING YOUR INVOLVEMENT WITH THE ASSOCIATION?

I have always been proud of my association with PA Bankers because of the way they promoted the banker's positive role in our society in general and our customers' lives specifically. PA Bankers also made sure that we were represented politically.

Ralph Papa, 2008-09 Chair, Citizens Bank of Pennsylvania



WHAT DO YOU SEE AS THE TOP TWO OR THREE CHALLENGES FACING THE BANKING INDUSTRY NOW AND MOVING FORWARD?



Challenges I see ahead include: (1) continued burdensome and unnecessary over-regulation and/or lack of legislative action where it's needed; (2) time and resources needed to meet the ever-changing digital landscape; and (3) talent retention and acquisition.

James Dionise, 2018-19 Chair, Mars Bank

- Maintaining personal contact with customers as young people become more technology focused.



- Providing adequate security for customers electronic interactions with us.
- Keeping banking relevant as alternative delivery methods proliferate.

Carl Campbell, 2000-01 Chair, M&T Bank (Keystone Financial)