

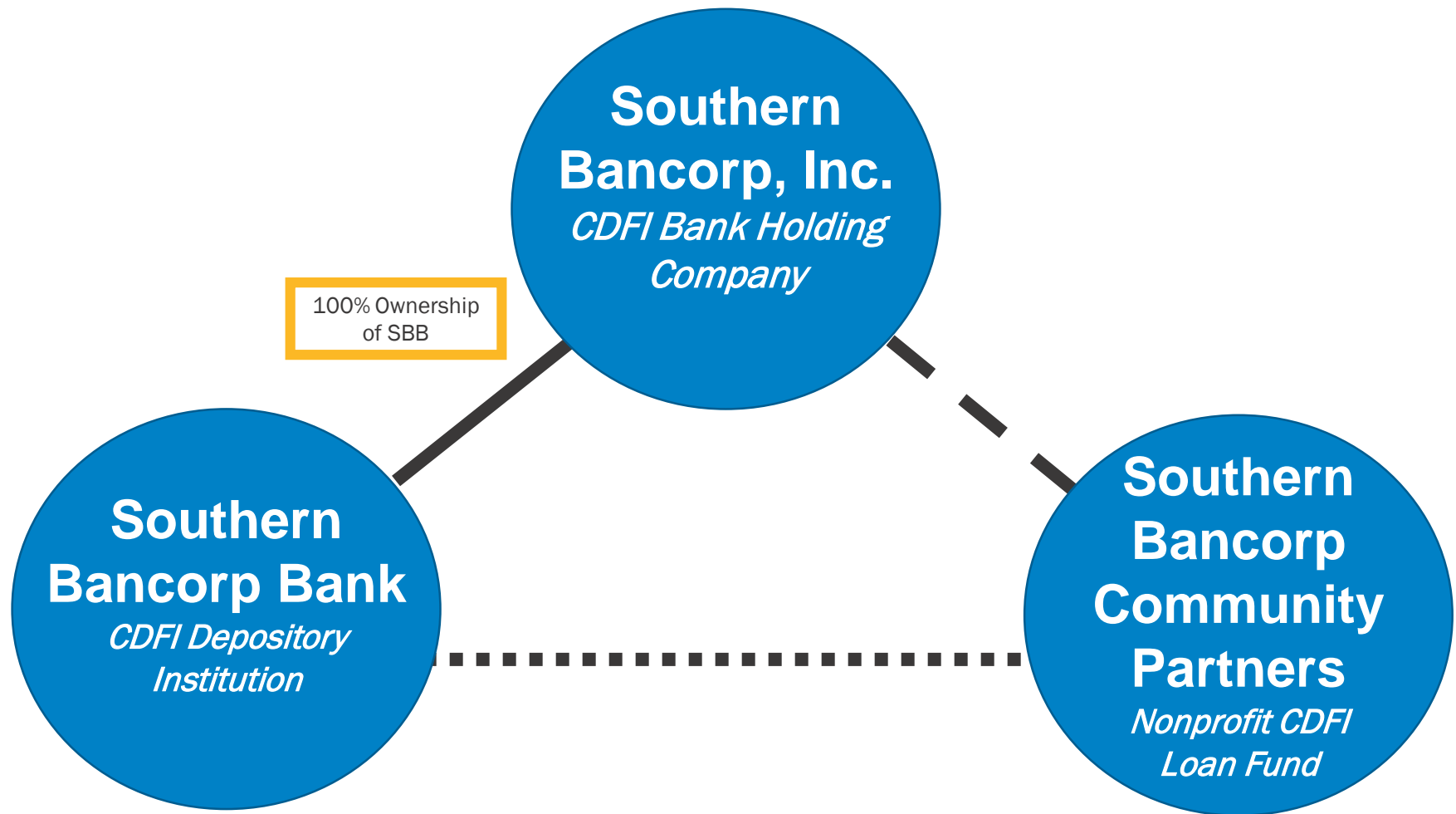
Southern Bancorp:

A Bank on a Mission

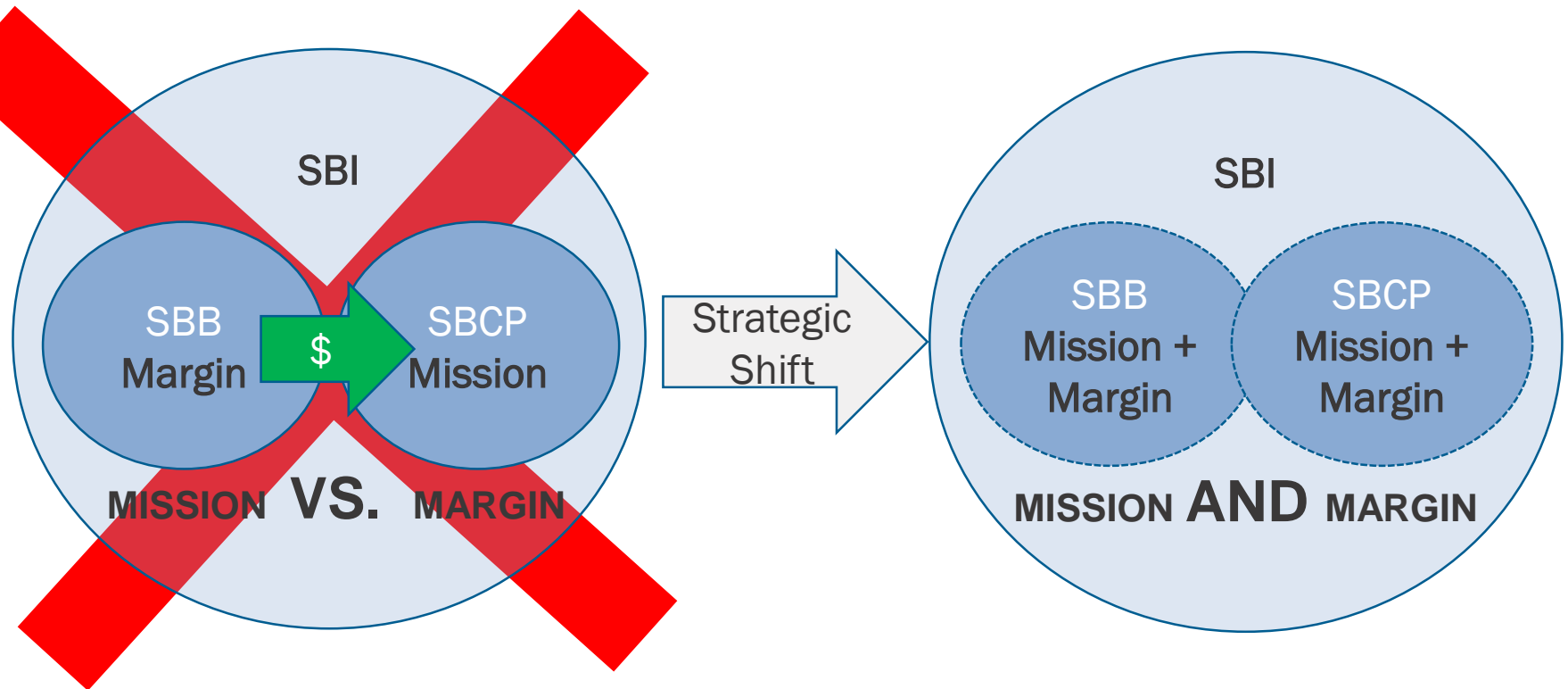
**Moving the Needle on
Corporate Culture:
Balancing Margin & Mission**

**Community Development
Bankers Association**

Structural Challenge



MISSION vs. MARGIN



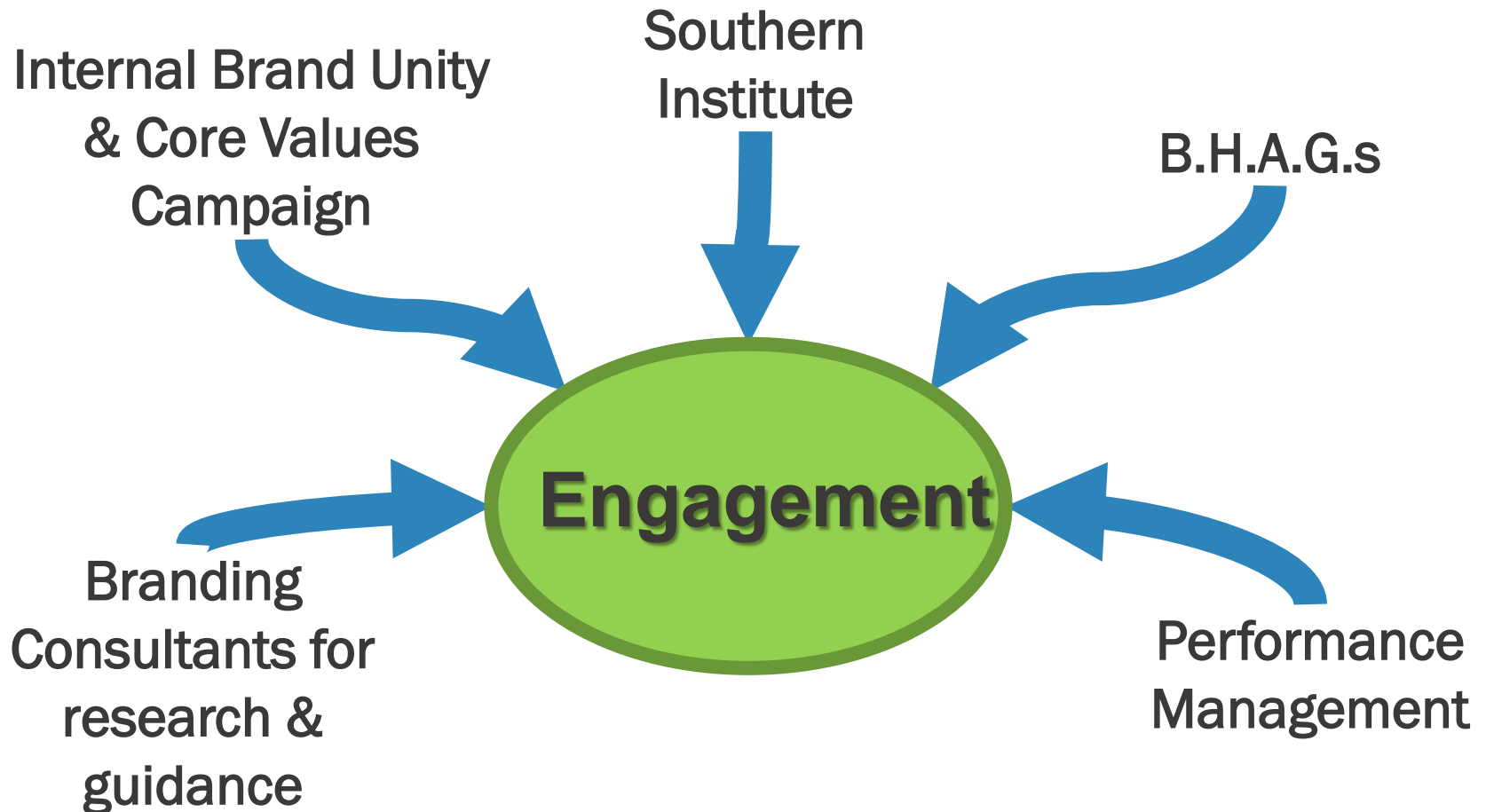
Growth Challenges



And more....



Strategies for cultivating “buy-in”



Vision: To provide responsible, responsive and innovative financial products and financial development services to people, businesses and communities across the rural Mid-South with a particular focus on un/underbanked & low-wealth people—while developing a sustainable and scalable CDFI model.

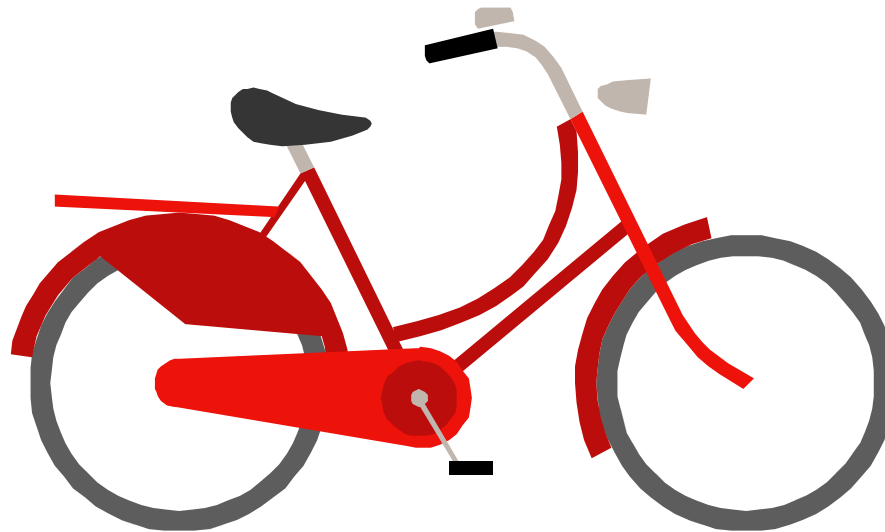
Mission: To create economic opportunity in our target markets.

Core Values: R.A.I.S.E.



MISSION + MARGIN

The Bicycle

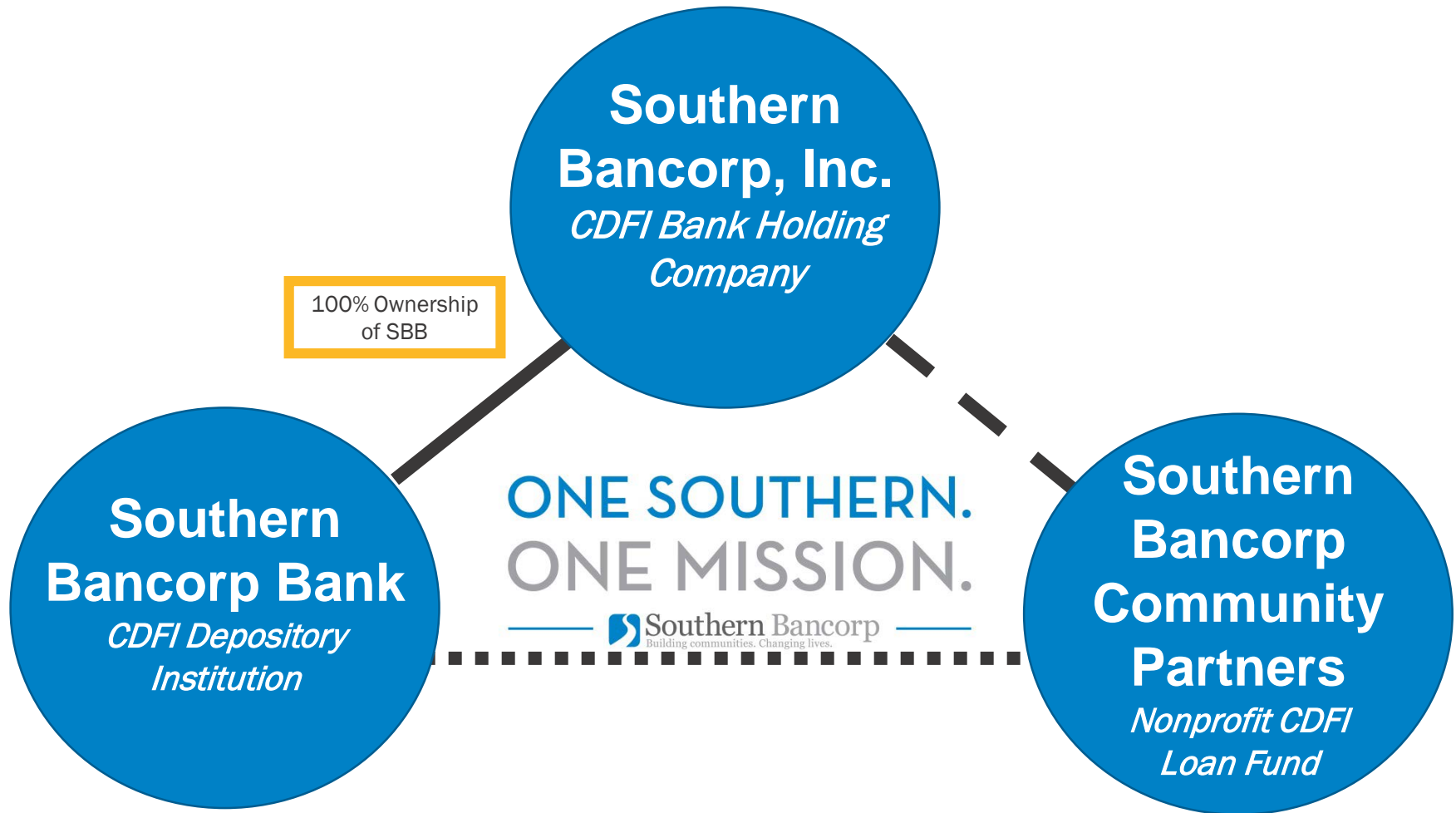


Financial Sustainability
Back Wheel

Mission
Front Wheel

Borrowed from Self-Help

Creating Brand Unity



Creating Brand Unity



ONE SOUTHERN.
ONE MISSION.

—  Southern Bancorp —
Building communities. Changing lives.



Brand Council – Brand Ambassadors



RELATIONSHIP
THE ONE ABOUT BEING
A TEAMMATE.

CUSTOMERS COME FIRST.
GOING THE EXTRA MILE.
SAYING YOUR PLEASE AND THANK YOU.
DRAWING PEOPLE IN.
UNITY.
FRIENDLINESS.
PATIENCE.
WORKING HARD.
PLAYING NICE.

KNOWING THEIR NAME.
ENCOURAGEMENT.
GOING ABOVE AND BEYOND.
TEAMWORK.
WARM WELCOMES.
RECOGNIZING OTHERS.
HOSPITALITY.
HOW MAY I HELP YOU?
DO WHAT YOU SAY YOU'LL DO.

FIXING MISTAKES.
TAKING OWNERSHIP.
KEEPING YOUR PROMISES.
IDENTIFYING PROBLEMS.
CONSISTENCY.
ALWAYS DO YOUR PART.
RESPONSIVE.
TEAMWORK.
STEP IN.
BE CLEAR.
BE PROACTIVE.
TAKING RESPONSIBILITY.
DON'T PUT IT OFF FOR TOMORROW.
ACCOUNTABILITY
STAY AHEAD OF THE CURVE.
THOUGHTFULNESS.

SHARE LEARNING AND OWNERSHIP.
DON'T BE AFRAID TO ASK.
FILL IN THE GAPS.
RECOGNIZE YOUR POTENTIAL.

IDEAS ARE ENCOURAGED.
NEVER SATISFIED.
INNOVATION
GET OUT OF YOUR COMFORT ZONE.
FRESH PERSPECTIVES.
ENCOURAGEMENT.
NEW WAYS TO DO OLD BUSINESS.
OPEN TO CHANGE.
CUTTING EDGE.
IDEAS ARE WELCOME.

FINDING THE BEST GREAT EMPLOYEE.
PARTNERSHIPS.
CUSTOMER RETENTION.
SAVING TIME.
SAVING ENERGY.
SAVING MONEY.
BE ENCOURAGING AND POSITIVE.
SUSTAINABILITY
ENCOURAGE SEEK
ADAPT. EVOLVE. BE INFORMED.
MARGIN + MISSION.
HELP CUSTOMERS LOVE THEIR BANK.
BE YOUR BEST.

NO EXCESSIVE FEES.
RECYCLE.
REDUCE WASTE.
EFFICIENCY.
STAY PROFITABLE.

PUBLIC ACKNOWLEDGEMENT.
IDEA DECISION MAKERS.
GENERATORS. PUSH THE ENVELOPE.
STORY ONE SOUTHERN.
TELLERS. ONE MISSION.
SHARING YOUR KNOWLEDGE.
RECOGNIZING A PEER.
EXTRA TRAINING.
MENTORING.
EXPAND TRAINING.
EXPAND SKILLS.
EMPOWERMENT
LEARNING. MAINTAINING A POSITIVE
ATTITUDE WHERE A CUSTOMER NEEDS A HAND.
SELF-DEVELOPMENT ATTITUDE.
GOING ABOVE AND BEYOND.



R.A.I.S.E. Statistics

Nominations	
Awarded	955
Denied	43
Pending	21
TOTAL	1019

<p>\$\$ Pay Now \$\$</p>	<p>Save & Double</p>	<p>Undecided</p>
<p>190 awards</p>	<p>726 awards</p>	<p>39 awards</p>

RELATIONSHIP
THE ONE ABOUT BEING A **TEAMMATE**

CUSTOMERS GOING THE **FIRST** MILE
KNOWING THEIR NAME
ENCOURAGEMENT GOING ABOVE AND BEYOND
EXTRA MILE.
SAYING YOUR PLEASE AND THANK YOU'S
TEAMWORK
HELPING EACH OTHER
UNITY.
RECOGNIZING OTHERS
PATIENCE.
HOSPITALITY
WORKING HARD
PLAYING NICE.

DON'T FORGET TO SAY THANKS TO

337

FINDING YOUR TASKS.
TAKING
 OWNERSHIP
 KEEPING YOUR PROMISES.
 BEATING YOUR PROBLEMS.
 CONSISTENCY.
 ALWAYS DO YOUR PART.
RESPONSIVE.
 TEAMWORK.
 STEP IN. STEP UP.
 BE CLEAR.
 BE PROACTIVE.
TAKING RESPONSIBILITY.
 DON'T PUT IT OFF FOR TOMORROW.
ACCOUNTABILITY
 STAY AHEAD
 OF THE CURVE.
 FOCUS YOUR ENERGY.
 FILL IN THE GAPS.
 RECOGNIZE YOUR
 POTENTIAL.

225

**IDEAS ARE
ENCOURAGED.
NEVER
SATISFIED.
INNOVATION
GET OUT OF YOUR
COMFORT ZONE.
FROM PERPETUITIES
ENCOURAGEMENT.
NEW WAYS TO DO
OLD BUSINESS.
OPEN TO
CHANGE...
CUTTING EDGE.
IDEAS ARE
WELCOME.**

75

A word cloud of business terms in various sizes and orientations. The most prominent words are 'PARTNERSHIPS' and 'SAVING MONEY'. Other visible words include 'GREAT EMPLOYEE', 'CUSTOMER RETENTION', 'SAYING TIME', 'SAYING ENERGY', 'NO EXCLUSIVE', 'FCS', 'SUSTAINABILITY', 'INNOVATORS', 'REDUCE WASTE', 'EFFICIENCY', 'STAY PROFITABLE', 'MARGIN + MISSION', 'HELP CUSTOMERS LOVE THEIR BRAND', and 'BE YOUR BEST'.

135

**PUBLIC ACKNOWLEDGEMENT
IDEA DECISION MAKERS.
COORDINATORS PUSH THE ENVELOPE.
STORY ONE SOUTHERN.
TELLERS ONE MISSION.
SHARING YOUR
KNOWLEDGE.
RECOGNIZING A PEER.
EXTRA TRAINING.
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EXPAND SKILLS.
EMPOWERMENT
LEARNING MAINTAINING A
POSITIVE
SELF-DEVELOPMENT ATTITUDE.
TRAINING AND DEVELOPMENT**

183

Big Hairy Audacious Goals



Housing

10,000 people supported in attaining affordable **housing**



Entrepreneurship

100,000 jobs supported



Savings

1,000,000 people empowered to save

Building Our Brand



Southern Institute

- Leadership development (succession planning)
- Brand indoctrination

Performance Management

- Continuous alignment with our core values & BHAGs
- Quarterly staff reviews (90 Day Rocks);
Interactive goal setting and self-evaluations

External Branding

- Telling our story - who we are, and what we do through - customer testimonials
- New (Margin & Mission) website (launching June 23rd)

2015 Progress Check – Re-Survey of Southern Employees

Measuring brand progress over past two years.

- Survey questions include various topics:

Southern's Purpose ✓

Southern's Brand ✓

Working at Southern ✓

Southern Communications ✓



4. How does Southern Bancorp relate to Southern Bancorp Community Partners?

	2015	2013
They share the common mission of creating economic opportunities in rural communities; they work hand-in-hand to accomplish this. <i>[2013: They share the common purpose of redeveloping distressed rural communities; they work hand-in-hand to produce these results.]</i>	87.8%	62.6%
Profits from Southern Bancorp help fund the work of the nonprofit Southern Bancorp Community Partners; they work independently of each other.	8.2%	30.6%
They share a name only, and a connection to the same holding company.	0.4%	0.7%
I don't know.	3.7%	6.1%



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[@southernbancorp](https://twitter.com/southernbancorp)



vimeo.com/southern

