

Creatio



EmpowerEi™

NO-CODE  
DAYS

# BUZZ SESSION:

## Growth opportunities on the global markets

**Brock Biggerstaff**

SVP & Chief Digital Officer, AB&T

**american**  
bank & trust

TOGETHER  
WE CAN.



# Introductions



**Brock Biggerstaff**

SVP & Chief Digital Officer, AB&T



# A Little About Me:

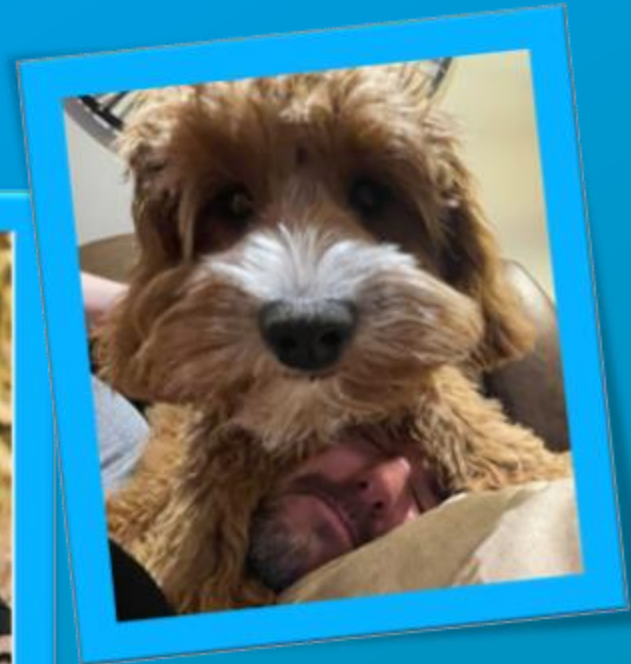
## Education:

- AIB College of Business – Accounting and Finance – 2005
- Graduate School of Banking – Banking and Finance - 2018

## Experience:

- 18 years of banking experience, 14 with the largest independently owned bank in Iowa.
- 10 Years in Management; 4 Years in Executive Management
- Expertise in Product Development, Project Management, and Process Improvement
- Current Executive Leadership to Marketing, Data, Mortgage and Consumer Lending Origination, Mortgage and Consumer Lending Operations, and Information Technology
- Previous Leadership included Product Management, Retail, Branch Administration, Deposit Operations, and Electronic Banking Operations





# Introductions



**Jeffrey Rose**

President & CEO, AB&T



# Banks & Credit Unions



## Traditional Bank Structure

- Shareholders
- For-Profit
- Income Taxes
- Chartered by State or Federally Insured by the FDIC
- Must serve all – highly regulated
- Full-service/One-stop-shop

## Traditional Credit Union Structure

- Coop – Membership Ownership
- Not-For-Profit
- No Income Taxes
- Chartered by State or Federally Insured by NCUA
- Generally, a niche audience (same industry, community, etc.)
- Less products and services. Smaller cost structure

**How do we keep our competitive edge?**

# | The Competitive Landscape

Profitability  
Regulation  
Cyber Security  
Pricing  
**Innovation!**  
Product Offerings  
Balance Sheet  
Sales & Marketing  
Training  
Risk Management







## American Bank & Trust Company, N.A.

(Owned subsidiary of AmBank Holdings, Inc.)

Established October 1968

Category	December 2018	December 2022
Asset Size	\$349 Million	\$500 Million
Loans	\$269 Million	\$334.2 Million
Deposits	\$298 Million	\$456.6 Million
Total Employees	107	95
Branches	7 + 1 Senior Living	6 + 1 Senior Living



How?

**Change is the  
Only Constant.**

## 2018

- New Brand

## 2019

- Core & Digital Platform Conversion
- Product Clean-up, data mapping
- Allpoint ATM Network
- LSI Call Center
- Product Development & Project Management

## 2020

- Moved Marketing Strategy In-House
- WFH – Go Mobile Initiative
- Universal Banker Model Implemented
- Relationship Packaging

## 2021

- New client facing website and domain
- Expansion to Central Iowa
- Internal SharePoint Migration

## 2022

- Workflow Initiatives
- New Wealth Brand/Expansion into Private Banking
- Digitalization of Trust and Mortgage

## 2023

- C-Suite Mix Up





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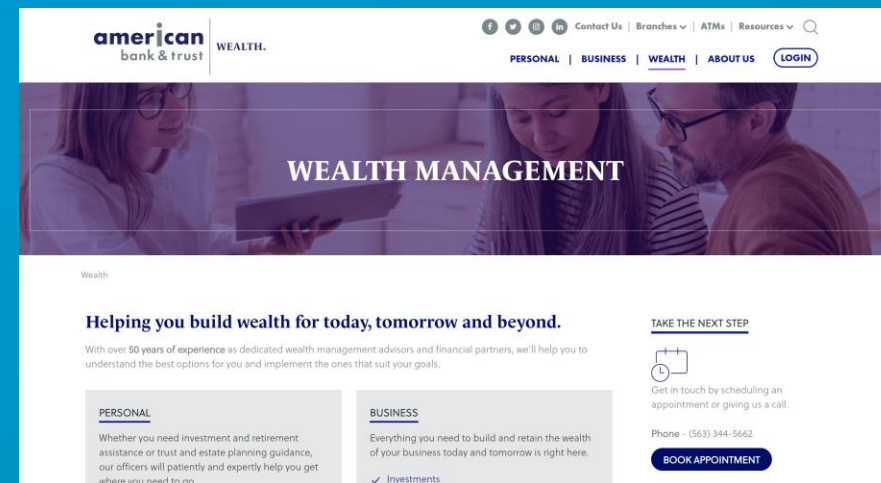
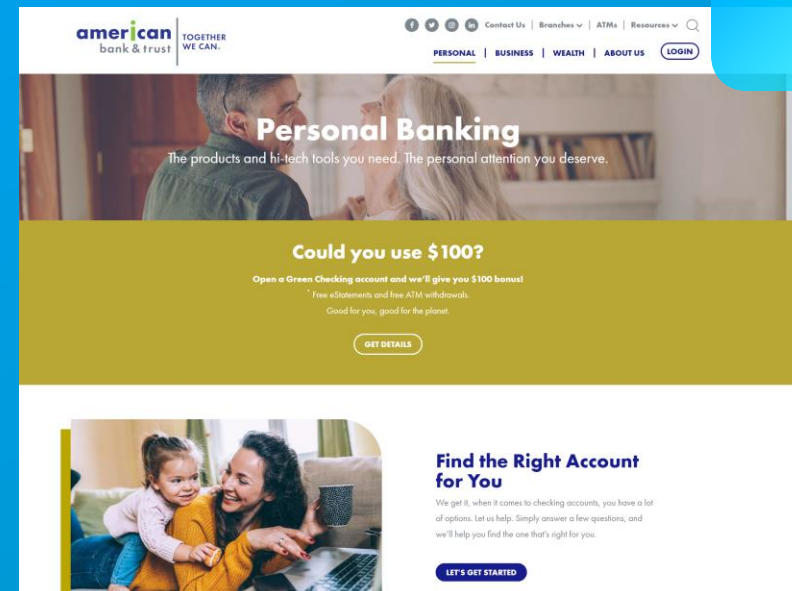
Downtown Office  
1600 4th Ave.  
(309) 793-4400



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## Executive Level Buy-in and Leadership.

Do you have a cross-functional executive that has been empowered to lead change at your FI?

## Create & Clarify Expectations of an Institution.

Institution-wide Project Management role or team.

## Communicate, Communicate, Communicate!

Then communicate some more. To ALL stakeholders...throughout the entire process. Transparency is key.

## Build a Plan!

Include initial investments, milestones/check points, pay back timeframe, expected results, etc.

## Equip Your Staff & Get Out of the Way!

Provide clear direction, with a clear budget to work within, then let them run.

## Celebrate Wins, Big & Small!

Treat failures as learning opportunities. Don't lead with fear...or you'll kill the innovation.

# Final Thoughts

Be a DOER

Seek out expertise

Leverage partnerships

Find marketing dollars

## Questions?

# Let's Connect!

