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Hoisington • Claflin • Great Bend • Hays

## Being Financially Sound with a Customer Focused Management and Lending Team has Enabled First Kansas Bank to Meet the Needs of its Ag and Commercial Customers and Grow to a \$280 Million Bank



**Paul Snapp**  
President & CEO

First Kansas Bank - "Local Decisions"  
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**CEOCFO:** *Mr. Snapp, you have been President and CEO of First Kansas Bank since 2007; would you tell us how your relationship with the bank began back in 2001?*

**Mr. Snapp:** I was looking for an opportunity in banking and First Kansas Bank was looking for a senior person to add to their staff while building continuity of management.

**CEOCFO:** *Back in 2007, you also completed a new building project, feeling you needed the room to take care of your customers. Has that philosophy continued over the years as you continued to grow?*

**Mr. Snapp:** Yes, we did make an acquisition of some Bank of America branches in Kansas in 2014. That contributed some growth, but mainly we had a lot of organic growth that occurred since 2007. In 2007, we were about a \$60 million bank. Today we are about \$280 million bank.

We have had a good team that has been focused on taking exceptional care of customers. They are very customer and community focused. I think the right people have made all the difference in the Bank's performance.

**CEOCFO:** *What does being a community bank mean to you and how is that implemented with your team?*

**Mr. Snapp:** The Management Team put together four core values that we are passionate about. Those four principles really drive what we do. Every day we talk about those core values and I think that helps us to live them. Those values start with integrity and teamwork. Secondly, is running a sound bank. Thirdly, is balancing family, work, and community. The fourth core value is to exceed customer expectations.

Every week when we get together for team meetings in each of our locations, we spend time talking about those core values and how we hit them this week. I think that helps keep our values front and center in our staff's mind and also in our leadership team's mind. We talk a lot about success stories and I think that is important. A former boss of mine once said "catch people doing the right thing." I think positive reinforcement is powerful.

**CEOCFO:** *Has there been any significant changes to your team over the past few years?*

**Mr. Snapp:** Not in the past few years. We have had a pretty stable Management Team. We have a young team, so we do have a good amount of continuity in the Management Team. We have a couple of older members but we also have a

number of younger members. We have good succession on the members that are a little bit older. We have a good succession plan in place.

**CEOCFO: *What does the structure look like for your team?***

**Mr. Snapp:** The Management Team has our Senior Lender, branch managers, function leaders like our Cashier and Operations Officer and finally it includes our IT and HR officer.

**CEOCFO: *How are you able to handle loan requests in a timely manner?***

**Mr. Snapp:** Each branch's lenders report to the Senior Lender for the Bank. They have an appropriate amount of authority and are very timely in handling requests. It makes for a good culture in terms of service for the customer. Even though they are young, they have been with us for a number of years and the customers are very comfortable with them. It works well.

**CEOCFO: *The bank's tagline is "Local Decisions." Why is that important?***

**Mr. Snapp:** That's a great question. We are proud of our involvement in and knowledge of the local market. Our headquarters and Management Team are right here in central Kansas. All of our decisions are made locally. We feel that gives us and our customers an advantage in making better and quicker decisions. We like to find ways to say "Yes"!

**"Our funding position is very strong. Our loan deposit ratio is about 50%. Because of our rapid growth that we have had over the last 15 years, it has not been a challenge to provide funding for loans. I think our bank's reputation is not only one of being stable but financially sound and that has helped us attract low-cost deposits." Paul Snapp**

**CEOCFO: *Are FinTech products important to you from a customer's perspective and the use of technology for your team?***

**Mr. Snapp:** I think FinTech is becoming more important. We are partnered with Jack Henry who are devoted to financial technology and payment processing services, mostly for community banks and credit unions and we use their services heavily.

We are focused on efficiency a lot because we have about \$9 million in assets per employee which is good for a small community bank. We also focus on technology that improves efficiency. When we were a \$60 million Bank we had three locations and 20 employees. As a \$280 million bank we have less than 30 employees and four locations. We have been intentional about using technology to help our people get more done.

**CEOCFO: *Agriculture is big in the communities you serve. How do you help them as many farms tend to be self-employed, which can make it difficult to get home and equipment loans?***

**Mr. Snapp:** We know those customers well and usually they are multigenerational relationships, so we have done business with grandpa, dad and son, many times all three at the same time. We have good knowledge of those customers.

We also do a lot of financial analysis to get an idea and comfort level of how they are doing. One of the ways we help is when we see things deteriorating we talk about it openly with the customer. We find out what is going on and work with them on a plan to deal with the deterioration before it gets out of hand and threatens their livelihood. We have close working relationships. We are on the farm on a regular basis meeting with those folks as well.

**CEOCFO: *Do your lenders tend to have an understanding of agriculture and farming, do you look to educate them in the needs of farmers?***

**Mr. Snapp:** Yes. Typically they have some agriculture background. We hire them whether they worked for a farmer in high school or college, or they grew up on a farm like I did. They are going to have some kind of agricultural background because that is going to help them better interface with the customer and understand the business they are loaning money to.

We also spend a lot of money on continuing education. The Kansas Banker's Association has an annual agricultural banking conference and we make a point with our AG lenders to attend. It keeps their knowledge fresh.

**CEOCFO:** *Would you tell about some of the other businesses in the communities that you serve? Which tend to turn to you for help?*

**Mr. Snapp:** We do a fair amount of commercial real estate lending. A lot of our portfolio is real estate. What we do dramatically different than most other banks is we retain a lot of fixed rate, long-term residential real estate on our books. We have some low-cost funding that allows us to do that. Most community banks would not keep that type of loan on their books or not a significant number if they do.

**CEOCFO:** *What about equipment lending, is that a part of your portfolio?*

**Mr. Snapp:** Oh yes, absolutely.

**CEOCFO:** *Is that mostly on the AG end?*

**Mr. Snapp:** For equipment lending we do AG and commercial business as well.

**CEOCFO:** *Are you more of a business/commercial bank than a consumer bank? What is the mix and would you like to see that change?*

**Mr. Snapp:** We don't do a lot of consumer lending because that area is so competitive and so aggressive on rate. I am talking about car loans and that sort of thing. On home loans we are very aggressive in terms of rate. It would be a balance between that and AG and commercial.

**CEOCFO:** *How big a part is mortgage lending for you and is it in the commercial or consumer side of the business?*

**Mr. Snapp:** It would be both commercial and residential but residential real estate would be a very significant portion of our loan portfolio, it would be in excess of 50%.

**CEOCFO:** *You have locations in Hoisington, Claflin, Great Bend and Hays; where are you seeing the most growth?*

**Mr. Snapp:** I would say we are seeing growth across all of our locations but certainly Hays and Great Bend are bigger communities that are trade hubs, so we do have a little bit more growth in those communities.

**CEOCFO:** *When you add branches is it through acquisition, de novo or a mix?*

**Mr. Snapp:** Both, way back in 1997, the bank did a de novo branch into Great Bend from Hoisington but since that time, any new locations have been through acquisition, not through de novo. Getting a de novo branch to a viable size is typically a very slow process in rural markets.

**CEOCFO:** *Are you looking at any future acquisitions or growth over the next year or so?*

**Mr. Snapp:** At this time, we do not have anything in our sites, but we are always looking for opportunities. We do know that when you look at the average age of management and ownership in rural banks, there is going to continue to be turnover and acquisitions in the ownership of community banks in rural markets.

We know opportunities are going to be available in the future and we feel like we are in a position to take advantage of those because our ownership and our management are both very stable. Both have strong continuity in place for the next generation.

**CEOCFO:** *Do you use social media to reach out?*

**Mr. Snapp:** We do. We are fortunate on our Management Team that we have a number of young people who are familiar and comfortable with social media. They do a nice job marketing through those channels.

**CEOCFO:** *Do you have a marketing director?*

**Mr. Snapp:** We have a small marketing committee who work together to decide what we do for marketing.

**CEOCFO:** *Do you have much community involvement?*

**Mr. Snapp:** Yes we are involved in our community's United Way. In fact, 100% of our staff contributes to United Way through the payroll deduction and we have two members of our Management Team on the local United Way Board of

Directors. We have a program in place if they give their fair share. They will get a day off work. We are proud to report that even our part-time people participated in that program.

We serve on community foundations in the communities we are in. We serve on scholarship committees. We serve on the community college foundation. We serve on the school district foundation. We are very active in the Chambers of Commerce and active in economic development activities. We also serve in service clubs in our communities.

We put a big emphasis in community involvement because we think in order for the Bank to succeed, the community needs to succeed. It puts us in a position to have relationships with other influencers and in the long run that is going to build the Bank and our communities.

**CEOCFO: *What is your current funding position? Can businesses be certain you can meet their needs?***

**Mr. Snapp:** Our funding position is very strong. Our loan deposit ratio is about 50%. Because of our rapid growth that we have had over the last 15 years, it has not been a challenge to provide funding for loans. I think our bank's reputation is not only one of being stable but financially sound and that has helped us attract low-cost deposits.

**CEOCFO: *In closing, what sets First Kansas Bank apart from other local banks and why are you important to the fabric of the community?***

**Mr. Snapp:** I think the work that our staff does in the various charitable and the volunteer organizations throughout our communities, really does make us a key part of the community. All of the people who serve on our management team are very active in that regard, serving in a volunteer capacity on multiple boards in multiple organizations. That is very helpful to the community but it also builds the bank and makes us an important piece of the communities we serve.



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