BANKING DEMANDS LEADERSHIP. GSB BUILDS LEADERS.

GSB SESSION KICKS OFF JULY 31

The 77th Session of the Graduate School of Banking will kick off on Sunday – the first time since 2019 that GSB students will be together in Madison. More than 200 Freshmen students will begin their program this year – joined by colleagues from across the country and around the world. Our staff and faculty couldn't be more enthused to welcome them to campus for what is sure to be an enriching learning and networking experience.

We also look forward to welcoming several groups of special guests: the GSB Banker Advisory Board and Education Directors from many of our sponsoring states will spend time on campus during the second week of session, networking with students and attending classes to provide valuable feedback on program curriculum. We sincerely appreciate their time and commitment – as well as the support of the GSB Trustees who'll be attending commencement and state association staff who will be onsite for state club networking events. Finally, we offer our thanks to the following organizations for their sponsorship of the GSB Distinguished Speaker Series:

- Wipfli LLP
- BankTalentHQ
- Bankers' Bank
- Open Lending
- Financial Managers Society
- University of Massachusetts-Amherst, Isenberg School of Management
- Federal Home Loan Bank of Chicago
- Federal Home Loan Bank of Des Moines

Enrollment for the 2023 Graduate School of Banking will open in September!







GSB SPOTLIGHT: BETSY JOHNSON Incoming Chair, GSB Banker Advisory Board

If one word could describe the theme of



Betsy Johnson's leadership, it would be empowerment. The President/CEO of Solutions Bank, Forreston, III. has built her career on empowering herself to take advantage of opportunities to grow, empowering her employees to achieve and exceed expectations, and empowering customers and the community to create the lives they want by partnering with them in their success.

Betsy Johnson President/CEO of Solutions Bank, Forreston, Ill.

Johnson says if she had been asked earlier in her career as a support person what she found

most rewarding, she would have said contributing to the success of her boss and the business. Today her answer isn't too different. It's only broadened.

"I've been in banking for 27 years now and you would think that, as perspective changes, my answer would change over the course of my career," she says. "But it's now expanded as my role has expanded. It's the success of not only the business—the bottom line—but it's also watching the people grow. I've had the opportunity to watch many employees grow and excel in what they do and being a part of that as a mentor is of great satisfaction to me."

Personal growth has been a constant for Johnson who initially began her banking career in 1981, right out of high school. She quips that she became a banker by accident.

She wasn't certain at the time what she wanted to do career wise, so decided to consider her options before investing in a college degree. It proved to be a prudent decision. Her business education teacher told her about an opening at her local bank in Elkhorn, Wis., to work with the VP of lending as a loan assistant.

"Banking is an industry that provides various job opportunities that require different talents and different skills," she says. "So, I thought there certainly could be something there for me."

"And I'm not alone," she continues. "There are many of us that are bankers by accident. It's a good industry, a nice environment to work in and good people."

It was a tumultuous time when Johnson started. The country was in a recession, and Johnson found it an interesting time to enter the industry. During her time at the bank, she married. After five years in her role, she and her husband moved to Illinois where she took a 10-year departure from banking into manufacturing. She began as assistant to the CFO but was soon promoted to the role of office manager, and later head of accounts payable.

In 1996 when she learned of the impending closing of the plant, she decided to be proactive in her employment search; she thought the timing was right to reenter the banking industry in the town of Forreston, Ill. where she and her family resided. As chance had it, Forreston State Bank, now known as Solutions Bank, had recently hired a new president and he needed an assistant.



Left to right: Mike Pericht (son in law) holding their daughter Callie Pericht, now age 2; Morgan (Johnson) Pericht (daughter); Tom Johnson (husband of 37 years); Betsy Johnson; Michael Johnson (son) holding his daughter Sawyer Johnson age 5. Missing is Mike and Morgan's second daughter, Camryn Pericht, age 1.

"Jeff Snyder hired me, and he's been my mentor—and many people's mentor— for many years," she says. "I made a career here, and he helped me make that career. And GSB is part of that." Johnson adds that Snyder, who is also a GSB alum, encouraged her to consider the program.

"I wasn't a college graduate, so the opportunity to expand my education— and specifically in banking— was a perfect fit for me," she says.

"The education of specific areas I was already working in was a great benefit, but GSB also exposed me to all the other areas of banking for a well-rounded education. This was a great part of my career advancement."

She adds, "I tell people all the time when I talk about GSB, 'don't assume it's not for you, or you're not able to do it. You would be very, very wrong in that thinking.'"

FALL SCHOOLS ARE FILLING QUICKLY – ENROLL TODAY WHILE LIMITED SPACE REMAINS

SALES AND MARKETING SCHOOL

SEPTEMBER 26-30, 2022

Fluno Center for Executive Education, Madison, Wisconsin

Enrollment Deadline: August 26

"Since completing the Sales & Marketing class at GSB, I have been a more active participant in our Business Development initiatives at my bank. I still reference the many tools I came home with from GSB."

Bank marketing has undergone many changes in the past several decades and the financial services sales process has experienced a similar transformation. Both have been influenced by one thing more than any other—the customer's behavior. Because the customer is more knowledgeable, has more tools at their disposal and is in greater control, marketing and sales must collaborate more effectively than ever before if the bank expects to sustain long term growth and profitability. The GSB Sales and Marketing School is the only school of its kind in our industry – designed from the ground up to help bank marketers and business development professionals succeed. Combining the business of banking for important industry context with world-class marketing content, this hands-on school explores a wide variety of important concepts in sales planning, coaching, goal setting, data management, branding, content marketing and more. Register now!



BANK TECHNOLOGY SECURITY SCHOOL

OCTOBER 3-7, 2022 Fluno Center for Executive Education, Madison, Wisconsin

Enrollment Deadline: September 6



Hackers are getting ever-more sophisticated in their ability to access sensitive data, making it more important than ever for proactive IT security to stop attacks including phishing, malware, coordinated denial of service attacks, hacktivist breeches and more. The threats to the banking sector are multiple and significant — both financially and reputationally. Today's bank customer is rightfully concerned about online banking fraud and studies show that the majority of customers would change banks if they became a victim of fraud at their current institution. Security breaches are not only financially costly, they also erode consumer trust. Being proactive is key. Don't miss this innovative school that's designed by, and especially for, information security officers in the financial industry. This state-of-the-art program will broaden your understanding of the business of banking including key drivers of bank profitability, along with an in depth, interactive and hands-on study of the latest IT security techniques and strategies.

"It turns out we all face the same issues whether we are a small or a large bank. Everyone is looking to share their issues and find out what others are doing and that part was priceless to me; the exchange of ideas."

...continued from page 2, "GSB Spotlight: Betsy Johnson"

Johnson says that asset liability management was an immediate value. "Without a doubt, I was better educated, informed, and also confident in my role with networking," she says.

Johnson says that the biggest takeaways of the program for her were graduating with a network, connections and resources for the remainder of her career. "The caliber of professionals that are teaching you, along with fellow bankers is just exceptional," she says. "All of us are always trying to figure out in the best solutions and most efficient ways to handle all the tasks that we must complete in banking—and that includes a lot of regulatory requirements. You're not alone; you have that your network and resources."

Since her graduation from GSB, Johnson's commitment to, and appreciation for, her profession has only increased. She is the incoming chair for the Illinois Bankers Association (IBA) and serves on the FDIC Banker Advisory Committee on Community Banking.

In these roles, she says she aims to improve and change the things that can't be controlled, due to regulations, to benefit banks as well as customers. "This includes a continued effort to work with our regulators on issues that strongly impact how we operate and enhance efficiencies. This changes a lot of things in our industry for the better for our bankers." She emphasizes that in using the term banker she is including everyone in the bank from frontline staff to operations.

Johnson remains energized by the constant changes in the industry. "The technology changes, customers have changed, and more information is accessible," she says. "Our farmers are much more educated customers, and we don't have cold tellers anymore. They are universal bankers, and they do a lot to assist our customers. It's ever-changing, and that makes it exciting and challenging to me."

Johnson notes that the results of all these changes—from efficiencies to technology and access to information for customers—create a snowball effect. "It changes how we can serve our communities, customers and citizens within our areas," she says. "I also want to continue mentoring and encouraging the advancement of future bankers and those like myself, especially girls, who would become bankers by accident."

Recreationally, Johnson enjoys golfing and spending time with her husband of 37 years Tom, adult children Michael and Morgan, sonin-law Mike and grandchildren Sawyer, 5; Callie, 2; and Camryn, 1; in Wisconsin where they have a home. ■

PREVIEW OF 2023 SPRING PROGRAMS!

Mark your calendars now for terrific schools coming up next spring. Enrollment will open in September.

HUMAN RESOURCE MANAGEMENT SCHOOL

March 27-31, 2023 Fluno Center for Executive Education Madison, WI

BANK TECHNOLOGY MANAGEMENT SCHOOL

April 17-21, 2023 Fluno Center for Executive Education Madison, WI

DIGITAL BANKING SCHOOL

Offered Virtually with Per-Bank Fees! Spring 2023 Dates TBA