



## CORE VALUES OF HAPPY STATE BANK & TRUST CO.

### HAPPY STATE BANK MISSION STATEMENT

Work hard, have fun, make money while providing outstanding customer service and following the Golden Rule.

### HAPPY STATE BANK VISION STATEMENT

Bank the Panhandle

### PRINCIPLE and CORE VALUES OF HAPPY STATE BANK

- ★ Customer Service is **THE GOAL** - Go the extra mile, bend over backwards, give 100% - Always greet customers with a smile - Always call people by their name (the sweetest sounding word in anyone's ear is the sound of their own name) - Treat every customer as if they had \$1 Million in the bank (we may differentiate on the rates we pay or charge, but should never differentiate our service) - empower our co-owners to take care of our customers - don't let the customer leave without a smile on their face - do what is best for the customer, and sometimes that is not what is most profitable for the bank - we want to develop relationships with our customers, and sincerely care about that individual customer - Great customer service is our ONLY advantage over our competition - we like co-owners who are consumed with service - how about PASSION - maintain a servant's heart - Create a HAPPY EXPERIENCE
- ★ Attitude is everything - Life is 10% what happens to you and 90% your attitude toward it. Give your heart, not just your words and/or your actions. Co-owners and customers can see through poor and lousy attitudes or insincerity - a good attitude is OK but a great attitude is expected - don't let good take the place of great - be the best person that you can be
- ★ Family First - all the time, every time - THE reason one works is to provide a better life for ones family - your work will still be here tomorrow, your family grows up - while laying on a death-bed no one has ever said "I wish I worked more" - your family really is lots more important than this bank
- ★ Treat every co-owner as well as you treat your best customer - We are on the same team, we are working for the same goals - you must assume that everyone is giving their best - and we want to bring out the best in every co-owner - go the extra mile - it's just nice to work with nice people - create a HAPPY EXPERIENCE for your co-owner



- ★ Prayer is OK - it's even encouraged - plain, flat, simple - prayer works - and while we would never force our personal spiritual beliefs on anyone, our personal spiritual beliefs guide our every decision - we would never want anyone to be uncomfortable - if you want to pray, if you are with a co-worker or customer who wants to pray, then pray
- ★ Take care of your good employees and get rid of your bad ones - pay a fair and honest wage, provide a rewarding, self-fulfilling and fun career for those who work hard and opportunities for advancement - and give others who don't share our work ethic an opportunity to flourish elsewhere - if you want "just a job", you will earn "just a paycheck" - we are looking for folks who have a pride and passion and want a career - encourage the good ones and give the bad ones ideas and instructions on how to improve - there is nothing more disheartening to a good employee than to have to work next to a lousy employee - "one bad apple really can spoil the barrel" - trust the bank to be just
- ★ Respect & Appreciation of others - there's no difference between officers and employees - We are all people - it's like any great championship team, at the end of the season, everyone gets a ring, even the trainers - there are skill positions, and they may be paid more or receive more press, but it takes the whole team - and if any one person ever thinks the team can't make it without him/her, (that person is nuts) and the whole team suffers - We also want to make sure that no staff member never feels uncomfortable, in any way, through off-color remarks or jokes - it's not the buildings, or the institution we call Happy State Bank - it is people within, Directors, Officers and Staff - Everyone wants to be appreciated and respected
- ★ Stay quick and nimble - yet make long-term decisions - we can react to a customer's request/emergency or a new expansion opportunity faster than any other competitor - we have to stay "quick on our feet" - we're also in this for the long-haul - relationships are lasting - profits are only good if they are better than last month or last year - don't ever make a short term decision that might make us a little money today when we can make a better long term decision that makes us lots of money on the long haul...being quick with a response while making a good long-term decision builds lasting relationships - and in the "heat of the battle", sometimes you have to make a tough decision by yourself...KNOW that the bank will stand with you and back you up - You are paid to make good judgment calls



- ★ Seek input, share everything, hide nothing, ask questions - we call it HONEST, PROFESSIONAL ADVERSARIALISM - we have a lot of smart people here - seek advice from lots of folks - and it's good to ask lots of questions - and don't take those questions - personally - and don't be mean-spirited when asking questions - honesty and forthrightness always work - always make time and have time to talk to your co-workers - remember, we are all on the same team working toward the same goals - the Bible says you should always "speak the truth with love"
- ★ TALK to each other - Communication - if people would just talk to each other - Talk in person first - via phone second - please use email as a last resort - it's hard to tell someone "no" or to be tacky when they are standing in front of you
- ★ Sometimes we make a mistake - admit it & fix it - FAST - it happens - get over it - everyone makes mistakes - and unless you make the same mistake over and over and over, mistakes are quickly forgiven here - the greater sin is to know a mistake was made and to not admit it or fix it - and when you make a mistake, don't compound it by making excuses - and it helps to say "I'm sorry" - the faster that you tell a customer (or co-worker) that you are sincerely sorry and you fix it (even make it better) the longer you will have that customer/co-worker
- ★ Give back - get involved in your community - it's considered part of your job at this bank - we meet lots of new people and hear of new banking opportunities when we are out and about - it makes you more valuable to the bank, which usually amounts to your paycheck looking better too - it also feels good when you get involved in projects that provide for a greater good
- ★ PRODUCE, DAMN IT (sometimes known as PDI!) - we expect excellence - we expect lots of quality and quantity at the same time - do it all - DO IT ALL - **DO IT ALL** - we believe that everyone who works here is a superstar - it takes every person doing their part, their job, to make this place run right and profitably every day - the bank gives a lot, and it expects a lot - the bottom line is still the bottom line - get rid of those who aren't producing and pulling their own weight
- ★ Laugh at work - most of us were born handsome (or pretty) instead of rich, and therefore we have to work for a living - but dang it, let's have fun - let's tell jokes - let's share funny emails - let's make fun of each other - all with respect of course - remember the don't make anyone uncomfortable deal - but dang it, let's laugh - the louder the better - and it is encouraged by management - you will be fired if you don't laugh



★ Every job is your job - there's no such thing as "not my job" - don't be haughty or pretentious - there is no such thing as a job that is "beneath" you doing it - show that servant's heart

★ Don't watch the clock - the bank doesn't, you shouldn't either - this bank is great at giving folks (especially officers) lots of time off - whether it's for fun, family or sickness we are quick and cheerful in letting you take time that you need - there are also times when this bank needs you to "burn some midnight oil" to get your job done and meet deadlines - no officer has EVER been told that they have taken too much time off or vacation - this ain't the place for 8 to 5ers - but there are also several who spend too much time at the bank and you need to find balance with your family-the key is balance - don't take advantage of the bank because the bank will not take advantage of you

★ Don't ever forget that it's OPM (OTHER PEOPLE'S MONEY) - we are trusted by our customers with their money - we are trusted by our stockholders with their investment dollars - and every now and then we have to work with customers to live up their end of the deal - we have to collect past dues, overdrafts and fees - that's our job - we're giving our customers the opportunity to do the right thing - it is righteous work that we do - we must first use care and compassion, but every now and then we have to resort to other means (always legal) to collect - we want to be known as the "first bank you want to borrow from, but the last bank you want to owe" - never forget that it's OPM

★ Integrity, Character, Our Reputation is everything

★ DO WHAT'S RIGHT - always, every time, any time, no matter what it costs - no matter who it offends - no matter the perceived consequence - encourage it - reward it - reverse it - make it the mantle that we are known for - It is expected

★ Be an Owner - not a manager - there is a vast difference between the two - Owners take all factors into consideration, not what is just expedient, least costly, most profitable or seems right at the time - Be an entrepreneur, looking for opportunities to cut costs or increase revenues, or just making this place a nicer and better place to work - Managers usually make selfish decisions

★ Unabashedly and unashamedly proclaim the name of Jesus

★ One's personal spiritual relationship is a whole lot more important than how much money we make -

"Trust in the LORD with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, and He will direct your path". Proverbs 3:5-6