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### **Brian Hoban Video Transcript:**

I've competed against Country Club [Bank] forever, and I've lost to Country Club [Bank] on many occasions, and I told Paul Thompson, "If I can't beat you, I'm going to join you." That's why I'm at Country Club Bank. Our commercial banking and treasury service business is focused on Kansas City. We care about this community, and we seek out businesses that share the same passion. Business owners are looking for an advocate who knows and understands their business and can provide proactive ideas that will help solve financial or financing issues. When we first learn about an opportunity, the first step is a face-to-face meeting. We want to understand how they manage their business, and also, we want the client to learn about us. The second step is really kind of the risk assessment and confirming those assumptions, and the third step is negotiating a solution. After you get to a closing, there's a deal team that's been a part of the process that helps onboard relationships, and it's our treasury service team, it's our commercial banking team, it's the leadership. You know, we don't want to just be the lender there tomorrow- we want to be the lender there in the future. The biggest challenge for our lenders is to constantly be on the forefront of the changing conditions that our business owners are dealing with. Our four regional presidents and their teams spend a ton of time investing in their knowledge on all different industries. We also work closely with our Wealth Management Services – Capital Markets team, M&A Advisory group, so that creativity allows us to be a unique resource for a business owner when they are considering growth and acquisition. We take people's deposits, we lend money, we create solutions, but really at the core is being in the community and helping it grow. That's what keeps me doing what I do.

