

*“If you want
to go fast,
go alone.
If you want
to go far,
go together.”*
- African Proverb

GULF COAST
BUSINESS BANK
(in organization)

WHO WE ARE

Gulf Coast Business Bank is made up of a group of motivated community leaders whose purpose and commitment is to help clients focus and achieve their dreams and goals.

We are locally-owned and operated by some of the community's most experienced bankers. Our position is to be a vital lifeline in the community, to offer that personal service to local businesses that they cannot and will not get from National Banks, where they are but a number. We care about our clients and want to build a strong and consistently growing local economy.

Community banks are willing to look at the whole picture, to do the work required to build dreams and reach goals. We are a place that our clients can bank with confidence.

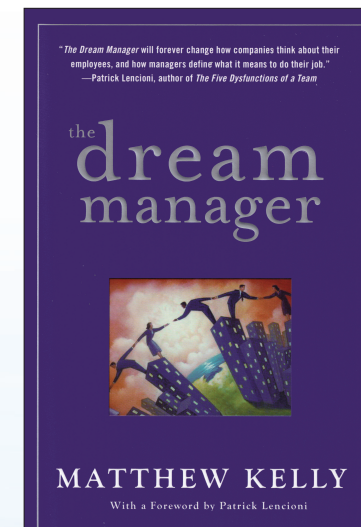
A business parable about how companies can achieve remarkable results by helping their employees fulfill their dreams

Managing people is difficult. With disengagement and turnover on the rise, many managers are scratching their heads wondering what to do. It's not that we don't dream of being great managers, it's just that we haven't found a practical and efficient way to do it. Until now . . .

The fictional company in this remarkable book is grappling with real problems of high turnover and low morale -- so the managers begin to investigate what really drives the employees. What they discover is that the key to motivation isn't necessarily the promise of a bigger paycheck or title, but rather the fulfillment of crucial personal dreams. They also learned that people at every level need to be offered specific kinds of help and encouragement -- or our dreams will forever remain just dreams as we grow dissatisfied with our lives and jobs.

Beginning with his important thought that a company can only become the-best-version-of-itself to the extent that its employees are becoming better-versions-of-themselves, Matthew Kelly explores the connection between the dreams we are chasing personally and the way we all engage at work. The power of The Dream Manager is that simply becoming aware of the concept will change the way you manage and relate to people instantly and forever.

What's your dream?



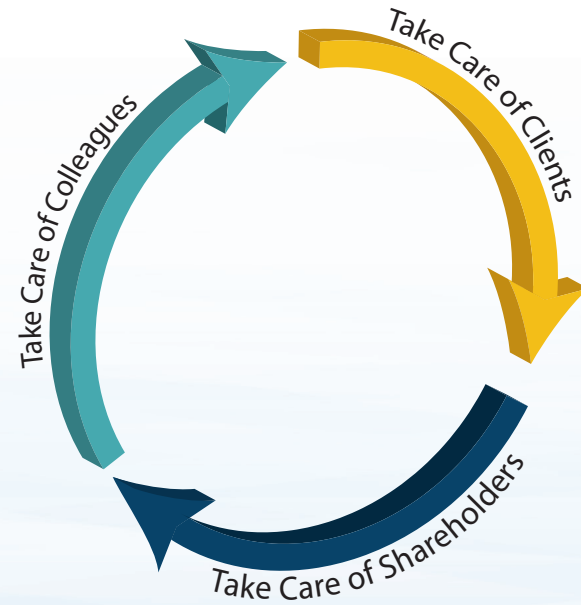
MISSION

***Banking
Done Right,
Right Away***

There are many ways to accomplish goals, the “right” way. We believe that “right” encompasses all our foundational beliefs. We are focused on the dreams and goals of both our team and our clients.

We want to be the dream & goal bank that provides business connections for our clients and shareholders.

Our brand is a promise to our colleagues, clients and shareholders that we strive to fulfill every day.



***Cultivating a
community
where colleagues
can reach their
dreams and
goals, which in
turn serves our
clients, which
benefits our
shareholders.***

All three components of our mission statement are interdependent.

Education of, experience with, and exposure to all aspects of banking are the main tenants in cultivating a community where colleagues reach their dreams and goals.

Shareholders are the center of capitalism; they provide capital to enable the business to open its doors.

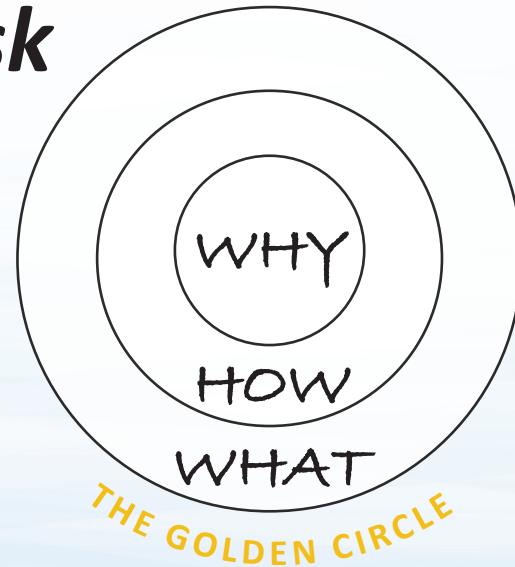
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It's always ok to ask *Why*

As the Bank's President and Chief Executive Officer, Bill Blevins, says, "It's always ok to ask, 'Why'."

*People don't buy
what you do,
they buy why
you do it.*

Simon Sinek



*The common
question that gets
asked in business
is, 'why?' That's a
good question, but
an equally valid
question is, 'why
not?'*

Jeff Bezos

The best leaders are those who understand that asking "why" is a highly productive teaching method. And teaching – rather than preaching – and challenging people to think is what stimulates discovery, solutions and growth. So, the goal of any leader is to become a great teacher and develop the necessary skills.

Lee Froschheiser

So...our approach:

We can say "no" or we can ask "why not" and think of a few ways to fit the pieces together and offer solutions to our colleagues, clients and shareholders.

TRANSPARENCY

Recognize how your role affects the work of others.

As we go about our work, information about how the Bank operates is shared with everyone at every position during team meetings and through reports such as financial statements, earnings releases, job functions, successes and failures.

We do this so every team member has the opportunity to learn about all aspects of banking.

Transparency in business is the basis for trust between team members, clients, and shareholders. Being transparent means being honest and open when communicating with colleagues about our work.

COMMUNICATION

Communication is key in sharing information in a way that makes sense and is easy to understand.

Effective communication is essential to the sharing of ideas and information. It strengthens the connections between colleagues, clients and all of its stakeholders and benefits businesses in numerous ways: Stronger decision making and faster problem solving; earlier warning of potential problems; increased productivity and steadier workflow; stronger business relationships; and clearer goals.



4-WAY TEST OF ROTARY

As bankers delivering outstanding client service in a highly regulated industry, our Four-Way Test is our competitive advantage. Often this balance of outstanding client service couched within regulation can be challenging, therefore, the Four-Way Test must be applied continuously.



If all four answers are yes, then there is a way to accomplish any goal.

THE MAN IN THE ARENA

*It is not the critic who counts;
 not the man who points out how the strong man stumbles,
 or where the doer of deeds could have done them better.
 The credit belongs to the man who is actually in the arena,
 whose face is marred by dust and sweat and blood; who strives valiantly;
 who errs, who comes short again and again,
 because there is no effort without error and shortcoming;
 but who does actually strive to do the deeds;
 who knows great enthusiasms, the great devotions;
 who spends himself in a worthy cause;
 who at the best knows in the end the triumph of high achievement, and
 who at the worst, if he fails, at least fails while daring greatly,
 so that his place shall never be with those cold and timid souls
 who neither know victory nor defeat.*

*Theodore Roosevelt
 Excerpt from "Citizenship In A Republic"
 The Sorbonne, in Paris, France on 23 April, 1910*

TRUST

Integrity

PASSION

Tenacity

ACCOUNTABILITY

Trust

Trust: (1) consistency; (2) compassion; (3) communication; and (4) competency. Each of these factors is necessary in a trusting relationship but insufficient in isolation. Although it may sound like an oversimplification, developing trust is necessary to positively influence the community.

Integrity

A firm adherence to the bank's Four Way Test: 1. Is it the truth? 2. Is it fair to all concerned? 3. Will it build goodwill and better relationships? 4. Will it be beneficial to all concerned? Do the right thing, even when no one is watching.

Passion

A level of intense excellence and commitment that goes over and above the commercial considerations and legal requirements. Never give up. Never settle. Never let fear keep you from taking risks.

Tenacity

A culture of consistent push through of ideas and challenges, not settling or allowing push back or roadblocks that will stifle progress. Achieving the goal however difficult the goal.

F=False **E**=Expectations **A**=Appearing **R**=Real

Accountability

Holding one's self to standing forward, stepping up and accepting full and ultimate responsibility for the situation/action at hand. A true foundation for learning to lead without authority.

“Progress is impossible without change, and those who cannot change their minds cannot change anything.”

- George Bernard Shaw

While all organizations have linear hierarchical organizational charts reflecting reporting relationships throughout the organization, Gulf Coast Business Bank’s operation organization chart is vastly different – it is circular, it is a continuum demonstrating the Bank’s philosophy of being altruistic to the Bank, not to a person or persons, and the most expeditious manner in which to achieve what is truly best for the Bank.

In many team settings, it’s human nature to stay in silo and learn one job – and only one job – with virtual blinders on. That is not how things work at Gulf Coast Business Bank.

Our team members must learn and understand their roles in the overall process of the Bank.

“Success is not final, failure is not fatal: it is the courage to continue that counts.”

- Winston Churchill

“The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence.”

- Confucius

Never ring the bell.

“Navy SEAL” says it all. The best of the best.
Highly trained. Elite. Precise execution.

A SEAL candidate accepted into the very rigorous SEAL selection process results in this elite small group of service men and women trained to carry out the most dangerous, difficult and classified tactical missions. The objective of the trainers is to physically and mentally break down every candidate in order to determine which candidates have the endurance it takes to perform at optimum levels for as long as it takes to accomplish a SEAL mission.

SEAL candidates who make it through the training become full fledged SEAL members.

A candidate fails at the training process in one way – by giving up. His or her giving up is announced before the entire group by walking up to the bell station situated in plain sight in the middle of the training grounds, and RINGING THE BELL.

This single and definitive action says, “I give up. I do not have what it takes. I quit.”

We do not quit until our mission is accomplished.



Admiral McCraven,
Commander,
U.S. Navy SEAL
Commencement
Address, May 19, 2014
University of Texas
at Austin

*People will forget what
you said. They will forget
what you did. But they
will never forget how you
made them feel.”*

- Maya Angelou

Our every action must reflect the grace of courteous and exemplary service to one another, be it internal colleagues or external clients.

KNOW THE DIFFERENCE

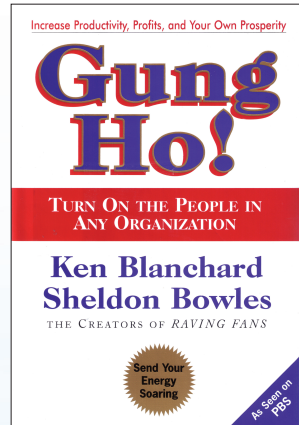
Client vs Customer

- | | |
|--|-------------------------------|
| ✓ Long term relationship | ✓ Transaction-based |
| ✓ Advice and solutions
personalized to particular need(s) | ✓ Generally lacks loyalty |
| | ✓ Could be one-time or repeat |

At Gulf Coast Business Bank, we always use: Client

Reasons vs Results

Will you give reasons why something can't be done, or the results of it being done?



Gung Ho! brings the magic of employees to life through the inspirational story of business leaders. The authors reveal the secret of *Gung Ho* – a revolutionary technique to boost enthusiasm and performance and usher in astonishing results for any organization. The three principals of *Gung Ho* are:

- **The Spirit of the Squirrel**

Worthwhile Work. The spirit of the squirrel is knowing we make the world a better place where everyone is working toward a shared goal. The squirrel guides all plans, decisions and actions.

- **The Way of the Beaver**

In Control of Achieving the Goal! The way of the beaver shows that thoughts, feelings, needs & dreams are respected and acted upon. The Beaver is able but challenged.

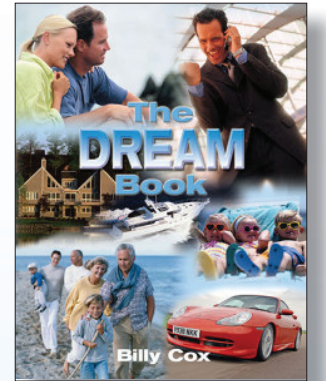
- **The Gift of the Goose**

Cheering others on! This team mentality allows active or passive congratulations, but it must be true and sincere! Enthusiasms. Missions. Cost. Congratulations.

These three cornerstones of *Gung Ho* are surprisingly simple and yet amazingly powerful. Whether your organization consists of one or is listed in the *Fortune 500*, this book ensure *Gung Ho* employees committed to success.

Gung Ho! also includes a clear game plan with a step-by-step outline for instituting these groundbreaking ideas. Destined to become a classic, *Gung Ho!* is a rare and wonderful business book that is packed with invaluable information as well as a compelling, page-turning story.

This is the original dream book. If you've ever dreamed of a better life, The Dream Book will show you how to achieve the extraordinary life you deserve. The Dream Book is a revolutionary technology for goal setting and personal achievement. It will show you how to perform at your highest level and gain the winning edge. The personal achievement technology found in The Dream Book has been credited with helping thousands of people change their lives for the better. Professional men and women, students, millionaires, athletes and individuals from every walk of life have used The Dream Book to achieve the results they desire.



The Dream Book will teach you step-by-step exactly how to:

Find out what you really want;

Program your mind to eliminate fear;

Create wealth and happiness;

Get and stay focused;

Gain emotional and financial freedom.

No matter what your dreams, you can achieve them if you will study the principles in The Dream Book. Follow the simple steps outlined in this book, and you will put yourself on the fast track to living your dreams!

“Too many people have lost their dream, especially in today’s tumultuous times. It’s time for people to dream again.” Billy Cox, Feb 2022 | www.billycox.com

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Guy Harris, CFO

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