OD SPOTLIGHT



Matt Simmons Business Services Manager, Legence Bank, Eldorado

What do you find most challenging about your job?

To say that it changes often within the financial industry would be an understatement. Not only is this happening with rules and regulations, but this also happens with our customers. Financial institutions must work diligently to stay up to date and keep not only themselves informed but also their customers. Financial institutions, small businesses and organizations such as CBAI can only succeed if they work together in this modern-day business world.

What do you find most rewarding about your job?

What I find most rewarding about my job is my customer base. In my position, I have worked alongside some amazing individuals and have been privileged to be a part of their growth with their small businesses. Over the years, I have seen individuals start with an idea and work to make it an amazing and thriving company. I am grateful to be able to be a small part of the success of so many small businesses in Southern Illinois.

What quote most inspires you and why?

"If you do what you love, you'll never work a day in your life." This is a quote that many of us have heard many times throughout our lives and is something that has stuck with me through many years. Most of us spend most of our time working, and I have always strived to have a rewarding career where I can give back as much as I receive from it. I am grateful to work with people on so many levels and get to know them through the years. I have been able to help individuals through the happy times of new ideas and businesses as well as the harder times through unexpected obstacles. Being able to positively impact people's lives is one of the main focuses in my personal life and career.

How did you get involved with CBAI?

Legence Bank has always been very active with CBAI. During my years at Legence, I have seen the benefits fellow employees have gained from their involvement with

CBAI, as well as the bank. I was recently given the opportunity to become more involved with CBAI and CDD and jumped at this opportunity so I could experience these benefits firsthand. With my involvement, I am getting new avenues to stay updated on important impacts in the financial world. I am meeting like-minded peers in the banking profession and having networking opportunities that I would not otherwise have access to.

What is something most people don't know about you (or your bank)?

Something that most people do not know about me, but is a major part of my life, is that I have a small hobby farm. Ever since I was a small child, I have been interested in various types of poultry, rabbits, miniature horses,

donkeys, goats, sheep — the list goes on. I have continued with this interest my entire life and am still involved in many 4-H programs, FFA projects, animal shows at local county fairs and national poultry and rabbit shows. Agriculture has always been an important part of my life, and I am proud to be a part of it and help keep this small piece going in some ways.

What are the biggest challenges your community bank faces today, and what are you doing to combat these challenges?

There are two challenges that come to mind right away intoday's banking world — fraud and rates. Accounts are seeing more and more fraud on a wide variety of avenues. Financial institutions have to work continuously to stop and prevent fraud; unfortunately, it is evolving just as fast as we are learning about it. Legence Bank, along with many other institutions, has noticed these trends and works harder now than ever before to ensure our customers' financial safety. Rates have been a hot topic for everyone over the last several months. Companies and individuals are seeing interest rates that they may not have seen before. As a financial institution, we are constantly learning and changing with these ever-evolving rates and trying to guide our customers through it.

What is your favorite initiative that your

bank has implemented to support your community?

Legence Bank is highly involved with its community and is proud to be a "community bank!" Legence Bank supports its community in many ways, but the main one I enjoy is the

Go!Learn program. Legence has worked very hard over the years to develop a fun yet informative way to work with children of all ages regarding financial literacy. Whether this be a fun book about saving money, activities for learning to count coins and cash bills. balancing a checkbook or applying for a loan, we strive to cover all aspects of life and inform our youth the best we can to make them ready for their next stages in life.

What would you be doing

if you weren't in banking, and why?

If I were not in banking, I would probably be involved with something in agriculture. Since animals have been a large part of my life, I could see myself being more involved as a teacher to our youth or in other educational or informative roles regarding agriculture and its importance. I currently work with many different agriculturally based companies and have thoroughly enjoyed learning from them and seeing firsthand what the agricultural industry can do.