

Branching out

AMERICAN NATIONAL BANKS **LYNN PRUDE** SEES CUSTOMERS MOVING AROUND MORE, AND MANY ARE LANDING AT HER TWO NEW D-FW LOCATIONS

Growing up, Lynn Prude spent her summers as a shortstop, digging ground balls out of the Mississippi dirt on the baseball diamond. Today, she serves as regional president of the 135-year-old American National Bank. A former investigator with the Federal Comptroller of the Currency, Prude attributes her success in banking to a penchant for punctuality and her ability to follow through. Between recently opening up a new location on Oak Lawn, as the historic bank attempts to crack the crowded market, and walking her dogs, Prude sat down for an interview with staff writer Chris Cyrek.

DESCRIBE YOUR FAMILY. I have a husband that I've been married to for 23 years and I have two springer spaniels: Rocky and Libby. My family and my husband's family live in Mississippi.

WHAT IS YOUR FAVORITE CHILDHOOD MEMORY? Playing baseball with my brothers and cousins.

WHERE DID YOU GO TO SCHOOL? I went to Mississippi University for Women in Columbus, Miss. I majored in business administration with a minor in accounting.

WHAT WAS YOUR FIRST JOB EVER? I worked at a men's clothing store.

WHAT WAS YOUR FIRST JOB AFTER COLLEGE? I worked for the Comptroller of the Currency as a national bank examiner. I had my federal badge, which was fun. I got recruited from college and lived in Little Rock, Ark. I was the only female in a crew of 24.

DESCRIBE A LEARNING EXPERIENCE FROM EARLY IN YOUR CAREER. When I worked for the Comptroller of the Currency, we traveled a lot. One thing that my boss always told me was that "no matter what we do, you're always at work on time, you're dressed and you're ready to go." Even if you don't feel good in the morning, you get up and go to work on time.

WHO ARE YOUR ROLE MODELS IN YOUR INDUSTRY? I'd say Terry Kelley and Ron Steinhart. They were the top management at Team Bank and Deposit Guaranty and always had a lot of integrity. They were well respected as bankers and involved in the community.

DESCRIBE A TYPICAL DAY IN YOUR LIFE. There's usually at least one or two calls a day from prospects or customers, dealing with personnel, helping them with credit decisions, greeting customers, looking at financials, doing financial planning and responding to customers' needs.

WHAT DO YOU DO TO RELAX? I exercise. I walk with the dogs. I'm a big baseball fan. I'm going to spring baseball in Phoenix. I cook a lot, and I read a lot.

WHO'S YOUR FAVORITE BASEBALL TEAM? The St. Louis Cardinals.

WHAT IS YOUR PROUDEST ACCOMPLISHMENT? Working for this bank and being affiliated with the people I work with.

WHAT'S BEEN YOUR BEST BUSINESS DECISION? Going to work for Terry Kelley and Ron Steinhart, because that gave me such a strong base.

WHAT'S BEEN YOUR WORST BUSINESS DECISION? When I left the Comptroller of the Currency, I went to work for Republic Bank, and I worked there for less than a year. It wasn't fun because I was traveling a lot.

WHAT DO YOU TELL YOUR EMPLOYEES TO LEAD AND INSPIRE THEM? That we're a team, that what they do and how they handle their customer interactions affects our reputation and the bank's reputation. We all have to work together to accomplish what we need to accomplish.

OTHER THAN PEOPLE, WHAT IS THE BEST PERK OF YOUR JOB? The location. This is our fourth week at this location and it's really fun. The variety; getting to meet great new people. Being in my position opens the door for me to meet people I wouldn't get to meet otherwise.

WHAT IS YOUR BIGGEST PET PEEVE? Blaming others for not getting the job done and always having excuses.

WHERE DO YOU GO WHEN YOU GO OUT TO DINNER? I love Abacus. For casual dining, we go to Houston's at Preston Center. In this area, I love Parigi's.

WHAT IS YOUR TOP CHOICE FOR A NEW CAREER? I would probably volunteer; maybe at Texas Scottish Rite Hospital for Children, working with kids. That's such a great facility.

WHAT KEEPS YOU AWAKE AT NIGHT? Not much. Just trying to get everything done.

WHAT ARE YOUR GREATEST STRENGTHS? Loyalty, dedication and follow-through.

WHAT ARE YOUR GREATEST WEAKNESSES? Not being able to multitask as much as I'd like. Being able to delegate.

WHAT ARE YOU READING NOW? I have the Kindle and I go through every week and download a couple of books off the bestseller list. I just finished "The Help" (by Kathryn Stockett), which is a book about Mississippi.

WHAT ARE YOU LISTENING TO? The jazz station on Sirius.

WHAT IS SOMETHING THAT WOULD SURPRISE OUR READERS ABOUT YOU? I used to play shortstop.

HOW LONG HAVE YOU BEEN IN THE DALLAS AREA?

Since 1983, so I guess 27 years. In the past two years, we've done an opening here on Skillman, just north of LBJ. We also acquired Dallas National Bank on Turtle Creek, and we moved our location. We're going to focus on those two locations before we do anything else.

WHAT ARE SOME CHALLENGES TO BANKING

IN DALLAS? It used to be hard to find good talent. I think with the current situation, that's a bit easier than it had been. There's not a lot of growth in the market, so it's mainly customers moving from one bank to another. Being new in the market, we're getting our name out so people get to know who we are and (we're) getting them to change their banking relationships.

HAVE YOU SEEN A LOT OF CUSTOMERS

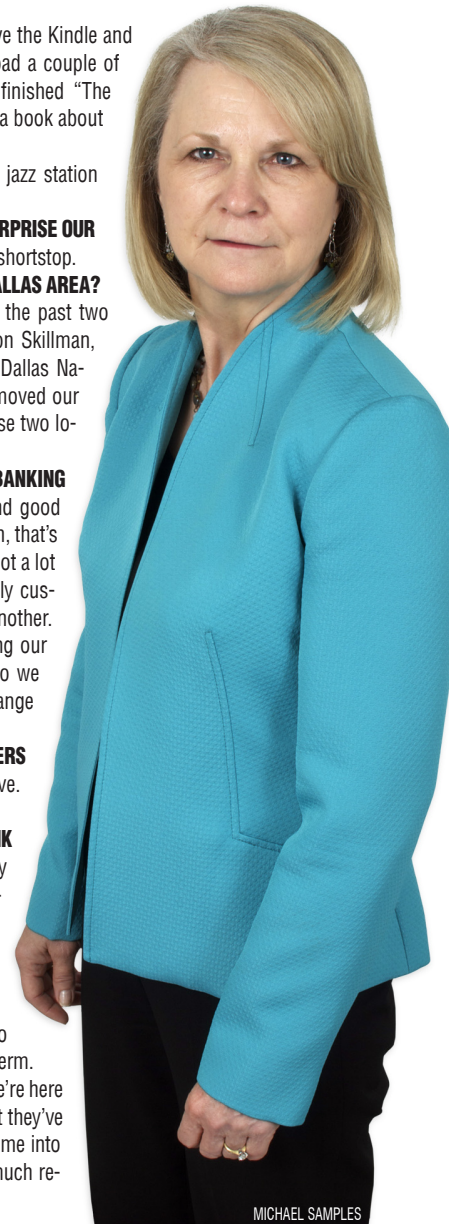
MOVE FROM LARGER BANKS? We have.

There's been a lot in the past year.

WHAT'S IT LIKE WORKING IN A BANK

WITH A 135-YEAR HISTORY? It's really

great because our chairman is a fourth-generation banker — he's in his 80s and he comes to work every day. He is so sharp. Our president and CEO is a fifth-generation banker. The nice thing about it is we're privately held, so we can do things that target the long term. The ownership isn't going to sell, so we're here for the long run. The relationships that they've built over the years have helped us come into this market because people have so much respect for the ownership of the bank.



MICHAEL SAMPLES

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