



# Haberfeld Speaker Directory

# 2023

**FOR BOOKING INFORMATION, PLEASE CONTACT:**

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# Presentation Topics

## Company Overview

Haberfeld is the country's premier customer acquisition and engagement firm, having helped financial institutions acquire more than 10 million new relationships. Haberdeld has an in-depth knowledge of the true value of retail and business customers, cross-sell, fee revenue, omnichannel marketing, and data analytics.

## Previous Speaking Engagements

Haberfeld speakers have presented to CEOs, CFOs, EVPs, and bank marketers on some of the banking industry's most pressing topics. Recent engagements include:

**In addition, our speakers present at the annual Haberdeld Symposium, Executive Symposium, and regularly speak at Haberdeld client engagements.**

- American Bankers Association
- Bank CEO Network
- Community Bankers of Georgia
- Connecticut Bankers Association
- CUNA
- Financial Brand Forum
- Financial Manager Society
- Georgia Bankers Association
- Illinois Bankers Association
- Independent Bankers Association of Texas
- Indiana Bankers Association
- Iowa Bankers Association
- Kansas Bankers Association
- Kentucky Bankers Association
- Louisiana Bankers Association
- Michigan Bankers Association
- Missouri Bankers Association
- Nebraska Bankers Association
- New York Bankers Association
- North Dakota Bankers Association
- Ohio Bankers League
- Ohio Credit Union League
- Oklahoma Bankers Association
- Oregon Bankers Association
- Pacific Coast Banking School
- Schools of Banking
- Sheshunoff CEO Affiliation
- Stonier Banking School
- Tennessee Bankers Association
- Texas Bankers Association
- Virginia Bankers Association
- Washington Bankers Association
- Western Bankers Association
- Wisconsin Bankers Association
- Bank Director Magazine's Acquire or Be Acquired Conference

# Table of Contents

## Presentation Topics

### CEO, CFO, COO, Senior Executives

You'd Better Have a Black Belt in Cost of Funds Management	4
Stacking the Deck in Your Favor: Secrets of High-Performing Banks	5
State of the Industry: The Silver Lining to the Clouds	6
What You Think You Know Just Ain't So – The Digital Divide	7
The Secret to How David Beats Goliath	8
The Loyalty Factor: Translating Relationships into Profitability	9
Upside Down Thinking on Efficiency: Change Your Priorities to Change Your Results	10
Growth Strategies in Any Economic Environment	11
The Total Bank Makeover: A Proven Plan for Growth and Profitability	12
Growing Non-Interest Income without Raising Fees	13
Strategies to Win the War: Capitalizing on Your Competitive Advantages	14

### Retail and Marketing

The Elephant in the Lobby: What Your Customers Aren't Telling You	15
Marketing Matters: How Are You Making the Most of It?	16
The Loyalty Factor: Translating Relationships into Non-Interest Income	17
What You Think You Know Just Ain't So – The Digital Divide	18
Mining for Gold: Driving Results with Your Data	19
Key Strategies to Attract and Retain Customers	20
Experience Matters: How Is Your Organization Crafting It?	21

### Leadership and Human Resources

What Got You Here Won't Get You There: Gearing for Growth	22
Strategies to Increase Talent Retention, Coach, and Engage Your Teams	23
Creating Value: Your Secret Ingredient to Success	24
Leading for Tomorrow, Today!	25
Getting, Keeping, and Building: Relationship Strategies for Lenders	26
Ordinary or EXTRAORDINARY: Is There Really a Choice?	27

Presenters Bios	28
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# You'd Better Have a Black Belt in Cost of Funds Management

## **Audience:**

CEO, CFO, COO,  
Senior Executives

With an unprecedented amount of liquidity injected into the banking system, many financial institutions turned their attention elsewhere. Recent data illustrates this situation is already changing. Balances are dropping and low-cost funding is beginning to erode. Given this reality, growing and retaining low-cost core funding will be essential. Those who think strategically now will be well positioned to succeed in the future. Regardless of the environment, there is never a bad time to rethink your deposit strategy. During this session, we will examine tangible strategies your team can implement immediately to succeed now and in the future.

## **KEY POINTS TO BE COVERED**

- Strategies to reduce margin compression and, over time, lower cost of funds
- Add many more core customers and non-interest income
- Develop a long-term plan that delivers results as you go



# Stacking the Deck in Your Favor: Secrets of High-Performing Banks

## **Audience:**

CEO, CFO, COO,  
Senior Executives

What do high-performing banks do differently? Where do they put their focus? Do they perform better in every category...or do they actually underperform in certain categories in order to dramatically outperform in others? We define high-performing banks as those who have achieved the top 5% on ROE for five consecutive years. During our session, we will evaluate the data from banks that made the cut. How do they derive this extraordinarily high level of performance? It might surprise you. We will analyze how high-performing banks compare to the industry overall, the key contributors to their amazing performance and several strategies available to all community banks to drive improved results.

## **KEY POINTS TO BE COVERED**

- Evaluate elements of high-performing banks
- Explore strategies to drive growth
- Identify actionable methods to improve reoccurring non-interest income



# State of the Industry: The Silver Lining to the Clouds

## **Audience:**

CEO, CFO, COO,  
Senior Executives

The industry is navigating ever-changing market conditions. Rising interest rates are impacting the cost of funding and deposit retention, leading to margin compression. The war for talent doesn't seem to be subsiding with turnover at record levels for many institutions. Given these storm clouds, what can well-positioned, strategic institutions do to rise above the clouds and find the silver lining? Join us as we dive into current market conditions and explore strategic steps your organization can take to position itself for success now and in the future.

## **KEY POINTS TO BE COVERED**

- Overview of key industry trends
- Strategies to capitalize on market conditions
- Develop an actionable plan that delivers results as you go



# What You Think You Know, That Just Ain't So – The Digital Divide

**Audience:**  
CEO, CFO, COO,  
Senior Executives

The branch is dead...or is it? The pandemic moved many consumers toward expanded use of your digital banking channels; however, did it change everything indefinitely? In a world of fintechs, the data still shows the vast majority, more than 91%, of customer growth for community financial institutions, is still coming through your branch channels. Your digital banking channels are important, but it is imperative we don't neglect the value created by your branch teams. Join us as we explore strategies to grow your online and branch channels for long-term viability.

### KEY POINTS TO BE COVERED

- Understand the new landscape of consumer behaviors
- Identify methods to increase usage of your digital products
- Review specific action items to enhance your branch channels and grow team members



# The Secret to How David Beats Goliath

## **Audience:**

CEO, CFO, COO,  
Senior Executives

Today only 24% of all US consumers claim that a community financial institution is where they bank, while the six largest banks in the US own 60% of the primary relationships. Do you as a community financial institution know how to win market share back? Do you know where and how to find the most likely consumers when they are finally ready to change financial institutions? There is a pipeline of opportunity, but most community banks don't know where to start. Join us as we explore specific strategies to grow your community bank.

## **KEY POINTS TO BE COVERED**

- Develop a clear understanding of the market's competitive landscape
- Understand who is switching financial institutions in your market and how to capitalize on the opportunities
- Identify how and when we can steal market share from our competitors



# The Loyalty Factor: Translating Relationships into Profitability

## **Audience:**

CEO, CFO, COO,  
Senior Executives

As an industry, client data shows we have an average life cycle with consumers and businesses of almost 10 years. Given this loyalty factor, what needs to happen to attract significantly more retail and business opportunities, while deepening the relationships we have with each of them? During this session, we will offer proven strategies to grow your financial institution's personal and business checking core customers, enhance overall non-interest income and create additional engagement by providing more product and service solutions to more people.

## **KEY POINTS TO BE COVERED**

- Understand methods to significantly increase core customer acquisition
- Identify specific strategies to enhance non-interest income
- Explore opportunities to create additional engagement with new and current customers



# Upside Down Thinking on Efficiency: Change Your Priorities to Change Your Results

## **Audience:**

CEO, CFO, COO,  
Senior Executives

Financial institution executives spend considerable time thinking about strategies to improve efficiency in order to improve overall profitability. Often, this includes a focus on expense reductions. Once a financial institution can no longer materially improve its efficiency ratio by further reducing costs, what's next? Maybe it's time to take a step back and realize some fundamental business dynamics that are often ignored in our industry – strategies to increase overall income without exponentially increasing expenses.

## **KEY POINTS TO BE COVERED**

- Explore specific strategies to improve your institution's ROA and ROE
- Understand methods to significantly increase core customer acquisition
- Utilize data to understand the impact of customers on overall profitability



# Growth Strategies in Any Economic Environment

## **Audience:**

CEO, CFO, COO,  
Senior Executives

The old adage, “If you’re not growing, you’re dying,” continues to be applicable to community banks and our industry as a whole. As the race for core customer relationships, fee income, and talent intensifies, it is imperative to have your financial institution positioned for growth if you want to not just survive but actually thrive. During this session, we will explore specific and actionable strategies to: (1) grow core customers, (2) increase fee income, (3) develop your team, and (4) improve overall financial performance.

## **KEY POINTS TO BE COVERED**

- Identify strategies to grow fee income and deepen core customer relationships
- Understand how organizations create value internally and externally
- Explore the link between leadership, execution, and results



# The Total Bank Makeover: A Proven Plan for Growth and Profitability

## **Audience:**

CEO, CFO, COO,  
Senior Executives

Does your financial institution need a “total banking makeover”? If your organization is struggling to grow new retail and business customer relationships, you just might! Are you looking to add younger generations of customers? Are you interested in learning how, why, and when people switch financial institutions as well as how to capture more of the switch? When growth isn’t happening, it isn’t simply a “marketing problem”. Your entire organization must be focused on a strategy to change the outcome. In this thought-provoking session, we’ll explore all the changes that need to be made to give your bank a “growth” makeover.

## **KEY POINTS TO BE COVERED**

- Diagnose possible issues with your current growth strategy as they relate to people, processes, products, and promotion
- Determine changes your team can make to transform your organization in order to improve overall results
- Evaluate results from financial institutions like yours that have successfully undergone a “total banking makeover”



# Growing Non-Interest Income without Raising Fees

## **Audience:**

CEO, CFO, COO,  
Senior Executives

Many financial institutions are raising their fees – should you? More and more, fee revenue has become an important component of financial institution profitability. Average financial institutions misunderstand fee revenue while remarkable financial institutions know how to maximize it by charging the right amount, adopting the right collections policies, and knowing which consumers generate the most revenue. Walk away with strategies to enhance your fee revenue and keep your most profitable customers longer.

## **KEY POINTS TO BE COVERED**

- Industry overview
- Strategies to maximize fee income without raising fees
- Keeping your most profitable customers



# Strategies to Win the War: Capitalizing on Your Competitive Advantages

## **Audience:**

CEO, CFO, COO,  
Senior Executives

All financial institutions have competitive advantages. Large banks have convenience (i.e., lots of locations) and large marketing budgets along with a host of other real and perceived benefits. Small financial institutions often have a stronger connection to the local community, paired with the ability to know their customers more fully. Small financial institutions cannot win when they follow the lead of mega-banks in implementing service charges as well as adding complicated products and services. Given these differences, all financial institutions must maximize opportunities to go beyond their core and/or traditional advantages by providing more solutions to more people. During this session, we will explore winning strategies to: (1) capitalize on your competitive advantages, (2) expand your market share, (3) monetize your customer base, and (4) effectively use data analytics.

## **KEY POINTS TO BE COVERED**

- Capitalize on your competitive advantages as a financial institution
- Expand your market share
- Monetize your customer base



# The Elephant in the Lobby: What Your Customers Aren't Telling You

## **Audience:**

Retail and Marketing  
Executives

You know what your vocal customers think. Those who love you tell their friends and advocate for you. Those who share their frustrations with your team and you give you the opportunity to “fix” their problems. The customer about whom you need to worry is the silent majority who say nothing. You’ve neither delighted nor annoyed them – they think you are “just fine”. Those customers are the ones most vulnerable to the marketing messages of your competitors. How can you change that narrative and turn those customers into raving fans?

## **KEY POINTS TO BE COVERED**

- Building a culture that empowers your employees to delight customers
- Creating extraordinary experiences that drive customer loyalty and referrals
- Recognizing and identifying needs, and capitalizing on cross-sell opportunities to deepen customer relationships



# Marketing Matters: How Are You Making the Most of It?

## **Audience:**

Retail and Marketing  
Executives

As an industry, we spend vast amounts of money, not to mention time and internal resources, to promote our institutions – to get people to choose us. We brand, and we market. The role of the marketing professional is to get consumers to pick our financial institution first. For this to be most effective, however, there must be alignment between marketing and execution. Building true alignment between marketing and execution depends on four factors: product knowledge, customer service, accountability, and incentives. Join us as we figure out how to keep your financial institution from being left on the sideline.

## **KEY POINTS TO BE COVERED**

- Overview of key industry trends
- Best practices for building true alignment between marketing and execution
- Proven strategies for expanding your customer base



# The Loyalty Factor: Translating Relationships into Non-Interest Income

## **Audience:**

Retail and Marketing  
Executives

As an industry, client data shows we have an average life cycle with consumers and businesses of almost 10 years. Given this loyalty factor, what needs to happen to attract significantly more retail and business opportunities, while deepening the relationships we have with each of them? During this session, we will offer proven strategies to grow your financial institution's personal and business checking core customers, enhance overall non-interest income, and create additional engagement by providing more product and service solutions to more people.

## **KEY POINTS TO BE COVERED**

- Understand methods to significantly increase core customer acquisition
- Identify specific strategies to enhance non-interest income
- Explore opportunities to create additional engagement with new and current customers



# What You Think You Know Just Ain't So – The Digital Divide

## **Audience:**

Retail and Marketing  
Executives

The branch is dead...or is it? The pandemic moved many consumers toward expanded use of your digital banking channels; however, did it change everything indefinitely? In a world of fintechs, the data still shows the vast majority, more than 91%, of customer growth for community financial institutions, is still coming through your branch channels. Your digital banking channels are important, but it is imperative we don't neglect the value created by your branch teams. Join us as we explore strategies to grow your online and branch channels for long-term viability.

## **KEY POINTS TO BE COVERED**

- Understand the new landscape of consumer behaviors
- Identify methods to increase usage of your digital products
- Review specific action items to enhance your branch channels and grow team members



# Mining for Gold: Driving Results with Your Data

## **Audience:**

Retail and Marketing  
Executives

As the race for core customers, fee income, and expanded customer relationships intensifies, it is imperative to have your financial institution positioned for growth. In the age of analytics and informed decision-making, financial institutions have a largely untapped source of internal data. We know where our current customers live and operate their businesses, and we have access to internal product and service utilization. Given this wealth of information, why aren't more organizations utilizing it to improve results? During this session, we will explore specific and actionable strategies to use internal data to: (1) grow core customers, (2) increase fee income, and (3) deepen customer relationships.

## **KEY POINTS TO BE COVERED**

- Understand how a financial institution's current retail and business customer data can be utilized to grow core customers
- Review how big data can be deployed to target prospective customers
- Identify internal opportunities to increase core deposits, fee income, and product utilization
- Discuss specific strategies to enhance internal execution with customers and prospects



# Key Strategies to Attract and Retain Customers

## **Audience:**

Retail and Marketing  
Executives

People switch financial institutions for a variety of reasons, with up to 12% of households and businesses changing banking providers in any given year. Post COVID-19, this is reported to be as high as 22% of households and businesses. Client data shows the average life of a retail customer is approximately 10 years and generates approximately \$3,247 in income over the lifetime of the relationship. Business customers have a similar life cycle and generate approximately \$11,981 in that time period. From all of the scrambling some financial institutions do to find magic bullets, solid organic growth does not mean adding more digital widgets or sales quotas. It means executing a series of proven behaviors to grow your customer base organically. It's time for you to get more than your fair share!

## **KEY POINTS TO BE COVERED**

- Doubling core customer growth
- Creating value and expanding your market share
- Becoming your customer's primary financial institution



# Experience Matters: How Is Your Organization Crafting It?

## **Audience:**

Retail and Marketing  
Executives

Competitors can copy your products and services. They can match your interest rates, marketing, and locations. But they cannot match your people when they are executing on a well-focused and disciplined strategy. In our increasingly complex industry, your greatest return on investment comes from the customer experience you create. During this session, you will assess what you are doing to drive consumers in the door and what your people are doing (or can be doing) to keep them. Ask yourself, “Are we delivering a transaction or creating an experience?”

## **KEY POINTS TO BE COVERED**

- Overview of key industry trends
- Analysis of customer acquisition strategies
- Best practices for customer retention

# What Got You Here Won't Get You There: Gearing for Growth

## **Audience:**

Leadership and Human  
Resources

In an incredibly competitive environment, we can't just rely on "the way we've always done it." In fact, some of what we've always believed about employees just isn't true any longer. There are generational differences in what employees want and need from their work. If you want to attract and retain the best talent, now and in the future, you need to understand how they think and what they want.

## **KEY POINTS TO BE COVERED**

- What top leaders do to earn loyalty and discretionary effort from their team members
- What "growth" means to the newest generations entering the workforce
- How you can build a culture of growth that makes you the employer of choice in your market

# Strategies to Increase Talent Retention, Coach, and Engage Your Teams

## **Audience:**

Leadership and Human Resources

Team members who feel like they are valued and growing are more likely to stay with your organization. The result of decreased turnover is increased productivity and overall profitability. So how do you get there? The key to your financial institution's success is investing in and equipping your team leaders with the skills and tools to effectively coach team members to excellence. During this session, we will explore actionable strategies designed to help your managers develop their teams. In addition, you will leave with tools designed to Cultivate™ growth.

## **KEY POINTS TO BE COVERED**

- Explore the relationship between creating value and employee retention
- Evaluate specific leadership principles designed to grow your team leaders
- Understand how specific, actionable tools such as weekly team meetings, check-ins, and observation coaching enhance performance

# Creating Value: Your Secret Ingredient to Success

## **Audience:**

Leadership and Human Resources

High-performing organizations and individuals create value, both internally and externally, by operating with integrity, adapting to the needs of others and modeling what is expected. With so many competing priorities, executing leadership and value creation strategy is crucial to achieving results. During this session, we will explore high-payoff activities that drive results, as well as the role technology plays in supporting execution.

## **KEY POINTS TO BE COVERED**

- Understanding internal and external value creation
- Addressing obstacles to growth
- Strategies to Cultivate™ growth

# Leading for Tomorrow, Today!

## **Audience:**

Leadership and Human Resources

No matter what the economic or pandemic environment, true leadership for tomorrow must happen today. Regardless of your position, leadership is about operating with integrity, adapting to the needs of others, and modeling what's expected. In this interactive session, we will craft a vision for ourselves as leaders, understand how core values guide us, explore leadership principles, and review results of strategic execution in community banking.

## **KEY POINTS TO BE COVERED**

- Discuss strategic leadership principles
- Craft a vision for ourselves as leaders
- Understand the importance of value-driven decision-making

# Getting, Keeping, and Building: Relationship Strategies for Lenders

## **Audience:**

Leadership and Human Resources

A primary role of successful lenders is prospecting for new business. Admittedly, it is important to have an ongoing pipeline; however, keeping existing clients and building relationships with each of them is equally important. Research has shown it is more profitable to keep existing clients engaged rather than constantly developing relationships with new clients. During this session, we will explore the fundamentals of getting, keeping, and building relationships as we enhance our relationship strategies for lenders.

## **KEY POINTS TO BE COVERED**

- Positioning your financial institution and yourself for success in a complex and evolving industry
- Actionable strategies to develop your personal brand as a lender
- Methods to deepen existing lending relationships as well as develop new lending relationships

# Ordinary or EXTRAORDINARY: Is There Really a Choice?

## **Audience:**

Leadership and Human Resources

We are seeing community financial institution leaders being tempted to copy the “big banks”. Community financial institutions have a completely different pricing model than the “big banks”. The big banks have significantly more consumer and business customers, almost five times more by some estimates. If they drive off 1,000 customers because of bad product and policies, they are still in business. If we drive off 1,000 customers because of bad product and policies, we are out of business. As community financial institutions, we must have a compelling offer and a toolbox that brings people in our doors. We must be EXTRAORDINARY rather than ordinary. During this session, we will explore what it means to be EXTRAORDINARY!

## **KEY POINTS TO BE COVERED**

- Understand how excess capacity impacts our industry
- Explore how our people, products, policies, and process impact our ability to grow
- Understand how EXTRAORDINARY execution leads to EXTRAORDINARY results

# Speaker Bios



**David Furnace**, Chief Executive Officer, is a former community bank CFO and COO. He has been in the banking industry for over 30 years. He ran the largest division of Alex Sheshunoff Management services prior to joining Haberfeld. David serves on the board of Haberfeld Holdings and is a frequent speaker at state and national association meetings.



**Achim Griesel**, President, is originally from Germany where he received an Accounting and Management degree from the University of Rheinland Pfalz. He has worked with financial institutions for more than 25 years, focusing on growth and profitability. Achim also serves on the board of Haberfeld Holdings and has authored numerous articles on community banking, marketing, and profitability for industry publications. He has been a featured speaker at a variety of conferences, such as Financial Manager Society, BAI, and State Associations.



**Ben O'Neill**, Chief Innovation Officer, leads the company's product development and new initiatives. Prior to joining Haberfeld, Ben spent the past decade driving strategic partnerships and innovation at PayPal with many of the leading financial institutions and service providers across the globe. He and his team established partnerships with 9 of the top 10 leading card issuers in the US, delivering a sea change in PayPal's standing with the nation's top financial institutions. Ben and his core PayPal team helped pioneer, develop, and scale an array of new products throughout his tenure, delivering value for consumers, merchants, partners, and PayPal. Ben holds a Bachelor's degree from Nebraska Wesleyan in Business Administration, with an emphasis in Finance.



**Dr. Sean C. Payant**, Chief Strategy Officer, served as the Executive Director of the Schools of Banking for nine years prior to joining Haberfeld in 2007. He has administered, instructed, and authored materials for 17 different banking schools attended by bankers from 18 states. He has published articles on bank marketing, bank profitability, employee engagement, goal setting, and community bank differentiation. Sean has presented more than 150 keynote and breakout sessions at industry events. In addition, he has facilitated numerous strategic planning sessions for community financial institutions. He holds Masters and Doctor of Philosophy degrees from the University of Nebraska.

# Speaker Bios



**Preston Afrank**, Executive Vice President, has more than 10 years of experience managing complex financial strategies. Prior to joining Haberfeld, he worked in the banking industry and corporate finance. Preston has in-depth experience in credit analysis, asset/liability management, interest rate risk, and forecasting as well as investments and liquidity management. He has a proven track record of success in helping financial institutions across the country execute growth strategies focused on improving overall profitability. Additionally, he spearheads key internal company initiatives. Preston attended the University of Nebraska where he earned a Bachelor's degree in Finance with an emphasis in financial institutions as well as a Master's degree in Business Administration.



**Dann Nelson**, Senior Vice President of Consulting Services, has over 20 years of experience in planning, presenting, and leading executive, management, and employee engagements for financial institutions on a variety of topics, including profitability, customer acquisition, cross-selling strategies, product and process solutions, and customer service. Prior to joining Haberfeld, he served as the Assistant Vice President of Education for the Nebraska Bankers Association. He holds a Bachelor's degree from the University of Nebraska-Lincoln and a Master's degree from the University of Nebraska-Omaha.



**Ned Pauley**, Executive Consultant and the Director of Organization Development, has over 15 years of experience helping teams and individuals master the human side of the success formula. He has been a student and practitioner of servant leadership throughout his entire professional career. As a highly sought speaker and facilitator, he focuses his energy on helping grow the next generation of leaders.



**Robb Rempel**, Executive Vice President of Client Services, leads the team of Directors at Haberfeld, including Cultivate™, Organization Development, Referral Strategies, eLearning, and Special Programs. With more than 30 years of experience in the financial services industry and 20 years at Haberfeld, Robb has worked with financial institutions of all sizes as both a Consultant and Account Executive. An experienced facilitator and presenter, Robb is a frequent speaker at state and national association meetings, helping financial institution executives and their teams implement targeted strategies to drive ongoing growth and enhance overall profitability. Robb is a graduate of the University of Nebraska.

# Speaker Bios



**Mark Solano**, Senior Vice President, is a 20-year veteran of financial consulting and technology with a proven track record of growing market opportunities and strategic partnerships. Mark works with financial institutions across the country identifying challenges and implementing strategies to improve overall bank performance. Mark has been a regular speaker at conference forums and industry trade groups such as BAI, American Bankers Association (ABA), Bank Director as well as having been featured in several ABA publications. Mark holds a Bachelor's degree in Communications Studies and Public Speaking from the University of North Carolina Wilmington.



**Jenifer Snook**, Senior Vice President of Consulting Services, has previous experience working in the banking industry as well as an instructor at a community college. Those two backgrounds led her to become a trainer and consultant for Haberfeld. During her 17 years at Haberfeld, Jenifer has helped banks with their policies and procedures, as well as trained and presented front-line staff, branch managers, executives, presidents, CEOs, and boards of directors. Jenifer has worked with and trained hundreds of banks and thousands of bank staff. Jenifer has a Bachelor of Arts degree from Concordia University and a Masters of Public Administration from the University of Nebraska.



**Danielle Stahlnecker**, Senior Vice President of Client Services, has more than 10 years of experience in the community banking industry. She works with financial institutions of all sizes across the country, providing strategies to acquire more customers, maximize profitability, and drive continued growth among both new and existing customers. Prior to joining Haberfeld, Danielle worked at a \$4B community bank, specializing in lending, human resources, management, and customer relations. Danielle holds a degree in Business Management from Doane University.



**Brett Walburn**, Senior Vice President, has more than 15 years of experience helping educate, train, and grow financial institutions across the country. Brett managed education programs for the Nebraska Bankers Association prior to joining Haberfeld. This background enables Brett to understand the unique challenges faced by community financial institutions. Brett holds a Bachelor of Science in Business Administration from the University of Nebraska-Lincoln, and a Master of Arts in Business Management from Doane University.

