

Flexibility and owning up to mistakes: Two ingredients in Chris Hill's success as CFO for Bankers' Bank of the West

Looking back on his career, Chris Hill advises college graduates to be flexible as they step out into the workforce. Born and raised near Boulder, Colorado, Hill grew up enjoying a combination of reading and playing sports. His parents each worked and owned small businesses, which influenced him even as he went off to college at Colorado State University. He explored a few different majors, and finally declared a finance concentration after having an outstanding professor and discussing it with friends. Following his undergraduate studies, Hill was not sure what exactly he wanted to do and says he 'fell' into community banking. He loved what he did, working in operations, lending, and information technology, but wanted to grow professionally, so while working full-time, he attended the University of Colorado at Boulder to pursue an MBA with a concentration in finance.

Later in his career, he made the move to Bankers' Bank of the West. Hill explains that the bankers' bank model was founded to help with loan participations and to bring economies of scale for other operational services without being a competing factor and that Bankers' Bank of the West is the second oldest bankers' bank in the United States. Their charter only allows them to work directly with financial institutions, serving as a noncompeting correspondent service provider to community banks in the Rocky Mountain and Great Plains regions of the country. He is now the CFO at Bankers' Bank of the West and says he shows up ready for work every day because he really enjoys what he does. There are stressful moments, he admits, and days when the work is not as fun, but overall he likes the work he does and the people he works with, and believes in what the organization stands for.

Be flexible

Hill's advice to college graduates is to be open to different companies, positions, industries and even geography. "If you have your heart set on working in *this* specific industry, pursuing *this* career path, or starting with *this* company, it can be an uphill battle," Hill said. He suggests that being flexible may open more doors for them. "If you're willing to adapt," Chris said, "companies recognize that there is opportunity to leverage your skills in new and different ways to your mutual benefit."

In his role as CFO

Hill says in his role as CFO, he works hard to carry on what the Bankers' Bank was founded for: to champion community banking. He says that his time at Bankers' Bank of the West opened his eyes to the role community banking plays in the nation's economy by supporting small businesses, farmers, and communities. In order to achieve this vision, it takes everyone

working together. "You can't get too caught up in your title when work needs to get done," Hill said.

Leadership means listening

When it comes to being a leader, Hill says listening is key. "Listen to as many opinions or interpretations or views as is reasonably possible," Chris said. "It is inefficient to poll everyone on everything but if you go in with just a predetermined mindset or you're only listening to people in your echo chamber, you will be less effective and less open to new ideas and innovations that really may provide new opportunities to both yourself and your organization."

When you fail, own up to it

On the subject of failures, Hill says he has failed many times. "The key is to recognize it, own it, and learn from it," Hill said. He says that often the cover-up is worse than the failure itself. "Generally, I think we internalize our failures and make things bigger than they actually are," Hill said. "We all make mistakes, so by recognizing when we screw up, owning it and working to correct it in a very transparent manner, people tend to be very understanding." Hill gave an example of one failure when he was afraid to upset a customer with a relationship with the CEO because their loan could not be approved. He was not straight with the customer at first, and when he owned up to the situation and apologized, they were able to work something else out.

Hill's Three Favorite Books:

1. *Good to Great* by Jim Collins.
Hill explains that the book spoke to him because it discusses the process of growing, changing and enacting organizational change he has seen in the type of organizations he works with, with lessons that are also applicable to his everyday life.
2. *It* by Stephen King.
This book is what got Hill back into reading for pleasure. He explains that he had stopped reading for fun when in school, and this book inspired him to take time for himself and that he began reading new genres and exploring new titles and authors.
3. *On the Road* by Jack Kerouac.
Hill read this book after graduating from college, while he was thinking about who he wanted to be and where he wanted to go. As he read about Kerouac's adventures around the country, he felt the impact of the book as he explored what he should do next.

Three Influential People in Hill's Life:

1. Hill's stepfather, which he explains has been in his life since a young age. His stepfather was a small business owner and very involved in the community. He and his stepfather had complementary personalities, and he became an early role model for young Hill. He describes his stepfather as having a strong work ethic and being fair but disciplined, letting Hill make his own mistakes but always there to support him.
2. His fellow members of Delta Sigma Pi: Hill describes that several people at the professional business fraternity had a substantial impact on him. He describes himself as shy and introverted when he began college. The Chapter President got to know him, and began nominating him for key officer positions, requiring him to come out of his shell. Another member of the organization shared her plans to study abroad, and he decided in that moment that he would study abroad too, which he did during his junior year, opening his eyes to the world and helping him gain more independence. He says many of his fellow fraternity members were people he looked up to and wanted to emulate, and with them he felt challenged to try things he previously would not have.
3. Steve Martin: "The man can do so many different things," Hill explains, "and he does them all successfully." Hill says that Martin's success in comedy, acting, and other ventures reminds him to explore new things. Although Hill is a CFO in his finance career, it has not always been, and does not have to be, the only avenue he pursues, and he can welcome new challenges.