

'If you wish to become great, then you must not settle for good'

Q: Describe your company.

A: We are a true community bank focused on creating a great customer service experience for both our retail and business customers. We specialize in offering business loans to both local businesses and to real estate investors out of our corporate office in Oak Brook and in offering a full array of deposit products and services to businesses and consumers via our branches located in Addison, Plainfield, Naperville, and Westmont.

Our core values of having passion to do the right thing for each customer, being caring & committed team members, pursuing excellence in all that we do and having fun serve as the foundation of our mission which is to make financial lives better. I love my job and believe that our employees love theirs as well. We call ourselves "raving maniac employees" because we believe in what we are doing and that only by being RME's can we create fans, not just customers.

Q: Do you have a business mantra?

A: Good is the enemy of great. Good is just that – it is good. If you wish to become great, then you must not settle for good.

Q: What will your company's main challenges be in the next year?

A: The anticipated Federal Reserve rate hikes in 2018 will ultimately cause business loan rates to increase. This will be challenging for businesses and real estate investors who have seen a very flat and low rate environment over the past 7 or 8 years. They are used to basing decisions about whether or not to make capital investments in their business or invest in real estate by using flat rates over the life of the investment. It was then pretty straight forward for our bank to supply the financing. In a rising rate environment, their decision and the bank's will be much more challenging.

Q: Do you plan to hire any additional staff or make any significant capital investments in your company in the next year?

A: We are in the process of hiring our next RME in our IT and in consumer loan areas. Capital investments are being made in data processing as we expand our product offerings in both the business and consumer areas via mobile and the internet. It is our goal to offer the same products and services offered by much larger banks with a higher degree of service attached to them. We are also investing in software that will support our outreach efforts and enhance our level of customer service. For example, later this year our internet banking customers will be able to create a picture of their overall financial



Bruce Glawe

President & CEO

Oxford Bank & Trust

1111 W. 22nd St., Oak Brook

Industry: Community Bank

Assets: \$535 million

Number of employees: 125

Website: Oxford.bank

Age: 64

Family information: Wife Gale, married 42 years. 3 adult children with 2 married and 5 grandchildren – God's greatest gift to us.

Hometown: Suburb of Cleveland, Ohio

Residence now: Naperville

health by pulling in all of their assets and debts thereby allowing them to create and manage their budgets, identify financial opportunities, and plan for their future.

Q: What's the hottest trend in your industry?

A: Using your mobile device to do your banking. Several years ago I stood in front of our employees and held up my cellphone and asked everyone what I had in my hand. The obvious response was a cellphone. I said that was true but what I really had in my hand was the bank branch of the future since just about everything a customer needed on a personal financial basis would be able to be done on their phone. That is quickly becoming a reality.

Q: If you had one tip to give to a rookie CEO, what would it be?

A: Focus first and foremost on creating an amazing culture since that is what will ultimately drive the performance of your company or organization. Creating an amazing culture is based upon having the right people in the right positions. Identify and hire people who fit your culture and then empower and inspire the employees you already have.

Q: From a business outlook, whom do you look up to?

A: We look to emulate companies that are known for their superior customer service. Our list would include Disney, Ritz-Carlton and Southwest Airlines among others.

Q: What is one interesting fact about you or your company that most people may not know?

A: We share and celebrate what we call WOW

stories. These are customer interactions where the customer cannot help but say WOW as a way to express their reaction to the great customer service they have experienced at Oxford Bank. These stories occur frequently but are always inspiring.

Q: What do you like to do in your free time?

A: I enjoy spending time with our family and especially our grandchildren. I believe in making an impact in your community not just at the bank. Accordingly, I have served on the District 204 School Board, been Chairman of the Naperville YMCA and been active on a number of committees at Alleluia Lutheran Church in Naperville.

Q: What book is on your nightstand?

A: "Mastering the Rockefeller Habits" by Verne Harnish.

It is about what must be done to increase the value of a growing firm.

Q: What keeps you up at night?

A: It depends on the night since what is on my agenda constantly changes. I am constantly looking for ways to make things better and that can occur day and night.

Q: If you were not doing this job, what do you think you would be doing?

A: Serving. Volunteering. Leading. Teaching. Wherever I could do the most good and make the biggest impact to improve lives.

Q: What was your first paying job?

A: I delivered daily newspapers door to door on my bike at the age of 12.

Q: If you could put your company name on a sports venue, which one would you choose?

A: I am a huge baseball fan so that limits me in Chicago to Wrigley or Guaranteed Rate fields. Wrigley is iconic so let's leave that one alone. Oxford Field is a lot simpler so let's make that the new home of the White Sox.

Q: What is one funny thing that has happened to you in your career?

A: Not sure it is funny but it is unusual. Since I began my business career after teaching and coaching at a local high school, I have never produced a resume. It seems that opportunities have sought me out and not vice versa.

Q: Someone to follow on Twitter and why.

A: Only one comes to mind — Warren Buffett — he is the business sage of our time.

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