

Relationships make MBA unique

By Mac Deaver, MBA President

My first encounter with the Mississippi Bankers Association was in the fall of 1984, when I met with the MBA Executive Committee to discuss the prospect of my representing the association at the State Capitol. At that time, I was an associate attorney with the Jackson law firm of Thomas Price Alston Jones & Davis, and the firm was approached about working for the MBA. Our senior partner, John Price, accompanied me to this meeting.

Ray Davis of Brookhaven was MBA president at the time, and he chaired the meeting. Other bankers I recall being present were Buddy Kahlmus, Farrell Berryhill, John Black, Bob Kennington, Bobby Martin, Charles Youngblood, Bud Robinson and Cecil Robbins. Ben Woods, who had recently become MBA executive director, and Sis Fryant, associate director, also attended.

In that initial meeting, I was thankful that I was not quizzed about my knowledge of banking or banking law. Instead, the discussion focused on how the MBA wanted to be represented to the State Legislature and others. I saw that these bankers knew and respected each other – and that their collective relationship made the MBA unique. It was clear that they valued the MBA and its role in promoting the com-



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mon good for all Mississippi banks.

Following that 1984 meeting, I represented the MBA at the State Capitol in 1985 and 1986. Following the 1986 regular session, I joined the association staff. And the rest, as they say, is history.

On January 1, 2018, I began my 26th year as executive director/president of the association. For more than three decades I have had the privilege of knowing and working with hundreds of Mississippi bankers. I am pleased that my first impression was a correct one. My experience has confirmed that our state's bankers do indeed have strong relationships, and these relationships make our association unique. The MBA plays an important role in supporting Mississippi's banks. And our effectiveness comes from strong relationships among bankers.

Successful banking has always been based on relationships – banks providing trusted advice, products, and services to customers they know. Relationships play a similar role in associations. To be successful, an association must know and understand – and listen to – its members. Strong relationships among association members, and between members and the leadership and staff are critical. Most importantly, these relationships lead to meaningful participation that creates value for the entire membership. I am pleased that the MBA scores high in this regard.

On the MBA's 100th anniversary in 1989, we produced a video entitled "A

Matter of Trust." This video portrayed our association's history through a series of stories of how trust-based relationships – between Mississippi banks and their customers, and between bankers within the MBA – had kept the Mississippi banking industry strong for a century. It also told how our banking industry had helped our state and its citizens prosper.

We all know that, in recent years, banks have encountered many obstacles to staying in the "relationship business." Increasing regulations have imposed added costs and burdens on traditional banks and have restricted the ability to provide products and services that are important to customers. As these changes create stress for banks, they also create pressure for bank trade groups. In addition, bank consolidation, non-bank competition, technology advances, and many other changes have likewise taken its toll on the MBA and all bankers associations.

Thankfully, the banks and bankers of Mississippi have remained involved in our association during trying times. Your relationships with each other, and willingness to come together to support our industry, have kept the MBA strong, effective and unique.