



LEA COUNTY STATE BANK | WINTER 2022

# BANKNOTES

*Local Banking the way it should be*

*Promoting hard working employees and celebrating the retirement of a 40-year bank veteran is exciting news for Lea County State Bank. This newsletter recognizes these outstanding individuals for their dedication and achievements.*

## PROMOTING EIGHT EXECUTIVES BEGINS AN EXCITING NEW CHAPTER

"Lea County State Bank has worked hard to mentor and develop the talented men and women who serve our customers and allow us to contribute to the community," said CEO and Bank President, Sam Spencer.

"We recognize these employees with great esteem."



### **Josh Grassham** Promoted to Senior VP/Chief Credit Officer

Josh has been an important member of the commercial lending team since joining the bank as vice president in 2012.

In his new position as Senior VP/Chief Credit Officer, Josh will be responsible for supervising all lending activities and loan officers, as well as participating in the management of the bank's bond portfolio.

"Josh has been a great business developer for the bank, and we are impressed not only with his expertise, but also by his enthusiasm and concern for Lea County businesses," said Sam Spencer. "This was especially evident during the trying times of the Pandemic when Josh led the bank's work in helping businesses maneuver the complicated Federal PPP loan process that helped so many of our local businesses survive."

"Josh has an incredible amount of energy when it comes to helping people and businesses in Lea County," Sam added.

Josh earned his Master's in Business Administration from Texas Tech and his Bachelor's from New Mexico State University. He is past chairman of the Economic Development Corporation of Lea County, and currently serves on the boards of the Hobbs' Jaycees, Hobbs' Chamber of Commerce, Covenant Hobbs Hospital, and the New Mexico Junior College Foundation.



### **Amber Fisher** Promoted to Vice President/Mortgage Department Manager

Amber Fisher has been a well-known and respected mortgage lender in Hobbs for more than 30 years, with the last two and a half years at Lea County State Bank as an

Assistant VP/Mortgage Loan Officer. In recognition of her experience and work, Amber was promoted to Vice President/Mortgage Loan Manager.

Fisher said she appreciates the fact that LCSB is locally owned and operated, ensuring the local mortgage team can complete real estate loans quickly and efficiently. "LCSB not only provides excellent personal service to home buyers, it also truly cares about its employees," she said. "We also appreciate the realtors who refer potential home buyers to us."

"My husband and I have worked, played, and raised a family for more than 40 years in Lea County," Fisher said. "And the last 2 1/2 years at LCSB has been a special part of my career in real estate lending."

In her new position, Amber will supervise the bank's residential mortgage operations which includes marketing, originating and selling these loans in the secondary market. "With a team of eight, the underwriting, processing and closing are completed locally, making the process efficient for the customer," she added. "I wouldn't want to work anywhere else."



### **Jayson Kringel Promoted to Vice President/Commercial Loan Officer**

Jayson Kringel recently was promoted to Vice President/Commercial Loan Officer with expanded lending responsibilities.

Previously, Jayson focused on FHA, VA, USDA and conventional residential mortgage financing.

In his commercial lending role, Jayson will assist businesses with multiple financing options including Small Business Administration loans, commercial leasing, and accounts receivable financing.

“My passion has always been for small businesses as they are the lifeblood of our community,” said Jayson. “It’s the innovation, hard work, and personal investment from local business owners that make Lea County a great place to live, work, and shop.”

Jayson joined LCSB in 2006 as Branch Manager in Lovington. After graduating from the Western States School of Banking and the Graduate School of Banking at Colorado University, he moved to the bank’s main office and worked on streamlining the Loan Operations and Mortgage Loan Servicing areas. He previously led the bank’s mortgage origination team.

“Jayson’s leadership in our mortgage department helped the bank grow our customer base throughout Lea County and West Texas. I believe Jayson will be able to use these same skills to continue to grow the bank through helping small business” said Josh Grassham, Chief Credit Officer.



### **Dickie Wall, Senior Vice President of Special Projects**

For more than 25 years, Dickie has worked in lending at LCSB, first as a Vice President in the mortgage department where he added multiple mortgage loan products allowing LCSB to process and close all types of mortgage loans quickly and efficiently. Since 2008, Dickie has served as Senior Vice President and Chief Credit Officer where he was responsible for all lending activity in the bank.

In his new role as Senior Vice President of Special Projects, Dickie will continue to provide guidance to the bank’s loan officers, as well as supervise major construction projects for the bank, including the construction of a new Interactive Teller drive-through facility in Eunice. The Eunice project should be completed by mid-2022. Dickie will also oversee the planning and remodeling of the main bank, and a minor remodel of the North Grimes facility.

“We are fortunate to have Dickie’s construction knowledge combined with his banking expertise as we expand and remodel,” said Sam Spencer.

“Expanding modern bank services to our Eunice customers and the community with a new facility is exciting,” said Dickie. “The ITMs we have in Hobbs and Lovington have been extremely popular and efficient.”

Dickie has been an active member of the Lea County community since his arrival in Hobbs more than two decades ago, serving as a board member and officer of numerous non-profits including United Way, Habitat for Humanity, and the Hobbs’ Football Booster Club. He currently serves on the Lea County Planning Board and United Way.



### **Lydia Gray Promoted to Vice President/Senior Operations Officer**

Lydia Gray has been promoted to Vice President/Senior Operations Officer with increased responsibilities serving as the project leader for an upcoming bank wide software conversion, as well as assisting in managing and overseeing regulatory compliance.

Lydia previously was Projects Manager, using her 14 years of experience with the bank to evaluate new loan servicing platforms and computer systems. Her longest tenure at the bank was serving as Executive Assistant to President and CEO Sam Spencer. “I felt sure I could be a larger benefit to the bank if I could utilize my operational and customer service experience to improve the bank’s

workflow while maintaining the bank’s regulatory compliance.”

“Lydia’s promotion and transition into a new role in the bank is an example of how Lea County State Bank recognizes and appreciates the value of employees with solid work experience and a strong work ethic,” said President Sam Spencer.

As Projects Manager since October 2020, Lydia participated in the extensive research process to identify a new core bank vendor and a new loan servicing platform. During this time, Lydia successfully completed the Community Banker University’s Certified Community Bank Compliance Officer Certification Program. This certification is important given her leadership role in the upcoming computer conversion.



## Nevada Thompson Promoted to Vice President/ Human Resource Officer

Nevada Thompson knew she had big shoes to fill after the retirement of longtime Senior Vice President/Human Resource Officer, Karen Mackey. “Karen and I worked closely over the years, hiring and managing tellers, and she thought I would be a good fit to step in after her retirement,” said Nevada. Nevada stepped into the position of Human Resource Officer a few months before Karen retired. Sadly, Karen passed away shortly after her retirement.

Nevada joined the bank in October 2006 at age 19 as a teller at the suggestion of a friend. She worked her way up to Teller Manager, responsible for reviewing applications, interviewing candidates, and hiring the teller staff. “Being a Teller Manager provided valuable experience as we have the most turn-over in that area of the bank,” Nevada said.

“I had to work hard to find staff who wanted to work long-term in customer service.”

In her new position, Nevada says she enjoys working with all the employees and managers, in addition to the tellers. “I especially love to encourage the employees to take advantage of all the wonderful benefits Lea County State Bank has to offer, such as the 401K retirement program,” she said.

“Helping managers find the right employees and hiring people who are the best fit for our community bank is an exciting challenge I enjoy,” she added. “We want employees who want to grow with us.”

Recently, Nevada graduated from the Texas Tech School of Banking where she said she learned a whole other side of banking. “The school helped me focus on the big picture of banking and gain an understanding of the opportunities and challenges of community banking.”



## Daniela Pacheco Promoted to Personal Banking Manager

Daniela Pacheco was recently promoted to Personal Banking Manager, responsible for the significant and growing role that technology plays in the daily interaction with bank customers. In her role, she supervises and trains the staff who provide in person, online and video banking assistance for customers opening new accounts, executing transactions, as well as helping with general banking questions.

“Daniela’s new position is sometimes referred to as a ‘Universal Banker,’ meaning that she is responsible for providing excellent service to our customers in what has become a hybrid of the traditional teller and the personal banker,” said Sam Spencer. “This is a key position in the bank because it involves direct contact with our business and personal customers with the goal of making banking an easy and pleasant task.”

Daniela began her career at LCSB as a teller in the Lovington Branch in 2012. She was promoted to personal banker three years ago and then transferred to Hobbs.

Daniela moved to New Mexico from Georgia 13 years ago to be closer to family.

She says she enjoys the challenge of managing what has become a major connection to customers. “I appreciate the bank and how it strives to provide excellent service,” she said. “I love my work, and I’m excited to see what the future holds for Lea County State Bank.”



## Tim Rios Promoted to Mortgage Loan Officer

Tim Rios has been promoted to Mortgage Loan Officer, with a focus on working with potential home buyers and current owners on refinancing options.

A native of Hobbs, Tim began his banking career with Washington Federal in 2010, joining Lea County State Bank in 2019 in the mortgage loan area as a processor.

“Every loan is unique, and I enjoy the opportunity to gain experience and learn something each day, while working with the customers to help them with their residential loan needs,” said Tim. “Lea County State Bank is invested in the community and focuses on providing our customers with the best mortgage loan experience.”

As Tim continues to gain mortgage lending experience, he is also studying at the New Mexico Junior College, and will receive his Associates Degree in Applied Science in Business Management in May, 2022.

“The mortgage department is one of the busiest loan areas of the bank, and we appreciate Tim’s commitment to providing our customers with excellent and personal service,” said Amber Fisher. “Tim is another example of how a talented hard working individual can grow and develop a career as community banker.”





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## ROBERT FLOYD RETIRES AFTER 40 YEARS WITH LCSB

In his 40 years with Lea County State Bank, Robert Floyd recalls that helping people has given him great satisfaction during his banking career.

Robert officially retired from his long career in banking at Lea County State Bank at the end of 2021. During these 40 years, Robert has seen a revolution in banking technology enabling the bank to serve customers in person, in the branch, online from a personal computer, and now via a video link from a cell phone. He's also seen numerous mergers and acquisitions, bank name changes, and a reduced number of financial institutions serving Lea County.

Throughout it all, Robert reflected recently that he enjoyed all the banking relationships he developed over the years. "I've enjoyed the opportunity to help people with their needs and goals."

Robert has worked in both the Lovington and Hobbs bank locations. He served as bank manager in Lovington before transferring to the Hobbs location

to work as a commercial loan officer. He retired as a Vice President and Commercial Loan Officer in the Lovington bank.

"We so appreciate Robert's many years of service and dedication to Lea County State Bank," said bank president Sam Spencer. "It is rare in the banking industry today for an individual to serve one institution continuously for this period of time."

For his retirement, Robert says he will continue to enjoy his daily walks with his wife Carol, and their two Beagles.



Our very best to you Robert on your retirement! We thank you for your service to the people of Lea County!