



Home Departments PeopleFind Help

Search in PeopleFind

(1) All for One: Teamwork, Service, Quality Employees Build Bridge to Success for Bank of Albuquerque

BOK Financial - Posted by Corporate Communications on May 18, 2005 - Viewed 48 times.

ALBUQUERQUE – Bank of Albuquerque Chairman and CEO [Jim Ulrich](#) and his management team are busy building bridges.

Since his arrival two years ago, Ulrich and his managers have worked to strengthen a cross-selling culture that should create new opportunities for growth down the road. Linking the sales efforts of BAQ's business lines is imperative if the bank is to sustain the energy that transformed it from a consumer branch network to a thriving, full-service bank.

The importance of the effort isn't lost on the man who negotiated the transaction that created the bank 6½ years ago.

"We want to elevate the concept of cross-selling in everyone's mind and that will only benefit us in the long run," Ulrich said.

The move to bolster cross-selling takes advantage of BAQ's strengths—team work and customer service. Toss in employee loyalty, a local identity and the resources of a regional company and you know why the bank is one of the brightest stars at BOK Financial Corp.

On the commercial side, Ulrich and BAQ President [Paul Sowards](#) insist the bank is No. 1 in service. In addition to commercial success, Trust has made major inroads in a market in which wealth is largely earned instead of inherited. Consumer bankers pride themselves on personal service that evens the score in competition with Bank of America and Wells Fargo, which have more locations.

Add the fact that numerous employees are

News
BOK Financial
Bank of Albuquerque
Bank of Arizona
Bank of Arkansas
Bank of Kansas City
Bank of Oklahoma
Bank of Texas
Colorado State Bank and Trust
Sites
Career Center
Community Spirit
Departments
Forms
Internet Sites
Locations
Policies
Rates
Services



Jim Ulrich

institution in the market.”

BAQ started as 17 branches acquired from Bank of America, which sold them to satisfy regulators overseeing the BofA-NationsBank merger.

Since then, Bank of Albuquerque has enjoyed above-average growth. For example:

- Total deposits have grown from \$430 million to \$899 million—third in market share in Albuquerque—and loans from \$150 million to \$628 million.
- Commercial deposits, which were \$11 million in early 1999, surpassed \$100 million last fall.
- Commercial loans, at \$93 million 6½ years ago, eclipsed \$500 million in October.
- Annual revenue has increased from \$23 million to \$58 million, a compound annual growth rate of more than 18 percent.

bilingual and actively reach out to the city’s Hispanic population and you have a recipe for continuing success. Other ingredients are BOSQ’s growing retail and institutional presence and a board of directors that includes business leaders who actively promote the bank.

There’s also one of the finest executive management teams in New Mexico, although few, if any, team members would likely admit it. Bank of Albuquerque has earned the respect of its parent company, other BOKF subsidiaries and its competitors since its founding.

“Bank of Albuquerque’s growth is a study in success,” said BOKF President and CEO Stan Lybarger. “From a basic beginning, the bank quickly became the fastest growing financial



“We’ve got a dedicated group of employees throughout the bank. We couldn’t say enough about how they help make the difference here.”

-Jim Ulrich-

- Net income rose 30 percent in 2004, to \$17 million.

And Bank of Albuquerque is still 3½ years from being a decade old.

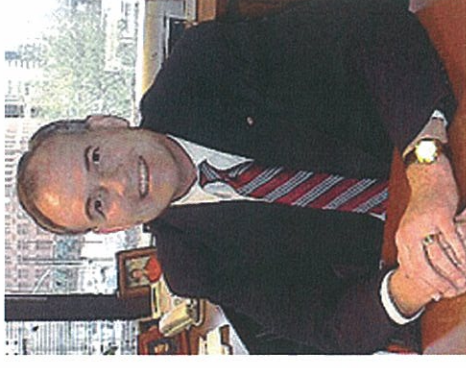
Ulrich, Sowards and others credit much of the success to former Chairman and CEO **Greg Symons** (now at Colorado State Bank and Trust) for strong, creative leadership that included putting together a team of accomplished local bankers.

But local leaders are also quick to credit all employees for BAQ's rise. Many employees were formerly with the old Bank of America (BoFA before the NationsBank merger) and came aboard as a part of the branch acquisition. Others have joined up since then. BAQ now employs more than 250.

"We've got a dedicated group of employees throughout the bank," Ulrich said. "We couldn't say enough about how they help make the difference here."

BAQ Figures

Deposits-\$899 million
Loans-\$628 million
Annual Revenue-\$58 million
Net Income-\$17 million (up 30%)



BAQ executives credit Greg Symons for setting the tone for the bank's success.

The bank's name and strong corporate support also help. Even those who know that Bank of Albuquerque is part of a larger holding company still like the local identity.

Backed with the resources of a regional financial services company, BAQ's bankers are busy cultivating relationships in a metro area of 750,000 with a business climate that is different from other BOKF markets.

Although Albuquerque has its industries, the area depends less on energy and manufacturing than other BOKF markets and counts more on the public sector in its employment base.

Ulrich arrived in the summer of 2003. In his former role in mergers and acquisitions, his work included identifying markets, targeting institutions and negotiating transactions. The fruit of his labor include BOKF's further expansion in the Dallas-Fort Worth Metroplex and its entrance into Denver, Albuquerque and Houston.

He negotiated eight deals as head of M&A, including the branch network purchase that created BAQ.

A father of three daughters, Ulrich was born in Oregon, grew up in Oklahoma City and graduated from Tulsa Memorial High School. He earned a bachelor's degree and an MBA from Southern Methodist University in Dallas and took his first bank job as management trainee at the then venerable Republic National Bank in Dallas.

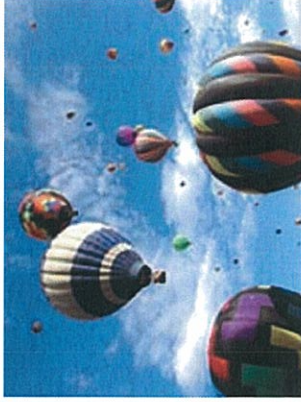
He became a corporate lender at Republic but eventually joined Bank of Oklahoma as a commercial lender in

Tulsa who later became manager of the metro commercial department. He also served as the company's human resources director before moving into mergers and acquisitions in 1997. Ulrich started the company's investor relations program.

Since he and his wife, Trisa, moved to New Mexico, he's gained a unique industry perspective that comes from buying banks and, now, running one with a group of accomplished bankers. Also, the state's great weather and expansive landscapes are especially appealing to Ulrich because he likes to hike, ski, run and paint.

In addition to Ulrich, BAQ's notable executive team includes Sowards, who was president of Bank of America in New Mexico, as was Executive Vice President **Jennifer Thomas**, who heads up Trust. Vice Chairman **Bob Goodman** was once president of Sun West Bank, a BofA predecessor. **Mark Sauters**, senior vice president over Consumer banking, was a regional manager over 32 Bank of America locations.

Ulrich is quick to point out that cross-selling wasn't new to BAQ relationship managers when he arrived, following Symons' departure for Denver.



But bank leaders want to keep the momentum going. Ulrich instituted a monthly meeting in which officers from different business lines talk about prospects. Relationship managers are asked the following month how their cross-selling calls went. Some calls lead to immediate results, others open doors to sales down the road.

In addition to sharing cross-selling opportunities, a retreat Ulrich dubbed "Building Bridges" led to the creation of a manual that relationship managers can use as a reference for any products and services offered by the bank. Included are three questions for each business line. Any relationship officer can ask the questions of existing or prospective clients to identify cross-sales opportunities that can be passed along to sales reps in other business lines.

The theme of getting together and learning more about co-workers and their needs is helping further sharpen the focus on cross-selling. The emphasis will be needed in the months and years ahead when Bank of Albuquerque will keep building on its successes.

"It's competitive here, but I like our prospects," Ulrich said.



[Back - Email this article](#)



Home Departments PeopleFind Help

Search in PeopleFind

News

- [BOK Financial](#)
- [Bank of Albuquerque](#)
- [Bank of Arizona](#)
- [Bank of Arkansas](#)
- [Bank of Kansas City](#)
- [Bank of Oklahoma](#)
- [Bank of Texas](#)
- [Colorado State Bank and Trust](#)
- [Sites](#)
- [Career Center](#)
- [Community Spirit](#)
- [Departments](#)
- [Forms](#)
- [Internet Sites](#)
- [Locations](#)
- [Policies](#)
- [Rates](#)
- [Services](#)

(2) All for One: Commercial Success from Scratch More than Talk

BOK Financial - Posted by Corporate Communications on May 18, 2005 - Viewed 453 times.

ALBUQUERQUE—Like Bank of Albuquerque’s other top officers, President [Paul Sowards](#) isn’t given to self-promotion.

Anyone unfamiliar with BAQ’s emergence as a commercial bank might think talk of its rise is a bit braggadocios. But to Sowards and others, who helped make it happen, the talk isn’t boastful—it’s simply a statement of fact.



Paul Sowards

From a consumer branch network, Bank of Albuquerque in 6½ years has become a commercial banking dynamo in a city with little manufacturing and a small private sector with few public companies. Its achievement also came in competition with several of the biggest banks in the country.

“The bank went from being a non-factor in the commercial world when we first acquired the branch network to being one of the major players, if not the premier commercial bank,” said Sowards, who heads up commercial banking.

Adds Chairman and CEO [Jim Ulrich](#): “If there were a way to measure the commercial banking market place, I think we would be very pleased with the result.”

So how did it happen?

With assemblage of some of the best commercial relationship managers in the market led by arguably New Mexico’s finest executive banking team. Included are a top-notch Treasury Services staff and support personnel.

Add to the mix synergy among executives, the dedication of frontline employees and strong support from corporate headquarters. BOKF’s big-bank resources and emphasis on local management also fit close-knit Albuquerque like a glove.

The success story began when BOK Financial Corp. acquired 17 branches in

1998. Executives say the appointment of **Greg Symons** as Bank of Albuquerque's first chairman and CEO was the catalyst to the bank's emergence. Symons immediately began assembling a quality commercial staff and making moves on the competition.

"He did great job of putting together a great team of people who went out and attracted a lot of business," Sowards said.

In addition to Sowards, other commercial officers who eventually made the move included **Pat Romo**, **Mike Bickel** and **Gary Martinez**. **Larry Levy** and staff are credited with building up the commercial real estate segment into a major player.

The commercial real estate group began as a loan production office under the direction of **David Sutter**, and eventually attracted clients that included many of the premier New Mexico real estate developers and homebuilders.

In addition to commercial lending, a top Treasury Services group headed by **John Boynton** attracted numerous commercial relationships and generated commercial deposit growth from \$11.4million in 1999 to more than \$100 million in 2004.

Overall commercial growth has been exponential. When the bank started in 1999, the commercial loan portfolio, including commercial real estate, was just over \$90 million. Today, it's \$500 million.

BAQ has to compete with Bank of America and Wells Fargo on price and terms to attract new customers. But the bank's secret to success has been a focus on responsiveness and relationship that sets it apart in a market that is smaller than others of BOKF.

With fewer public companies and a smaller private sector, most businesses are relatively small family-owned enterprises.

Intel employs 5,500 at a chip plant in suburban Rio Rancho, but Albuquerque is not considered a major manufacturing center. The area does have successful jewelry manufacturers, but much of the private sector includes contractors—engineering firms and vendors—who support the Department of Energy's national labs and other federal installations.

Still, the area's economy is less prone to boom and bust cycles, partly because of federal spending. The

BAQ COMMERCIAL

COMMERCIAL REAL ESTATE

Larry Levy - SVP, manager
Sherry Read - VP
Troy Hutton - VP
Nathan Downie - credit specialist
Anita Sanchez - AA
Deborah Cooley - AA
Karen Bachechi - AA

MIDDLE MARKET

Patrick Romo - SVP, manager
Mike Bickel - SVP
Myka Gentry - VP
John Valentine - VP
Denise Fisher - AVP, sr. credit specialist
Sean Ward - credit specialist
Sam Johnson - credit specialist
Gail Porter - AA
Jeanne Benta - AA

BUSINESS BANKING

Gary Martinez - SVP, manager
Marcia Heribree - SVP
Ken Jones - VP
Eric Nord - AVP, sr. credit specialist
Sean Martinez - officer, credit specialist
Debra Marquez - AA

TREASURY SERVICES

John Boynton - SVP, manager
Eileen Givier - VP
Michelle Heckroth - officer
Maron Krake - implementation specialist
Marie Sorensen - VP, CCSR manager
Ramona Alley - CCSR
Hollie Hoehne - CCSR

SANTA FE OFFICE

John Maloney - SVP, manager
Alex Gintron - branch manager
Ann Kendall - teller
Joseph Lucero - teller

Sandia National Laboratory employs about 8,500 in the area. The FBI also has a significant presence in New Mexico's largest city, and Kirtland Air Force Base is a major local employer.



BAQ's Jim Ulrich and Paul Sowards believe their bank is No. 1 in service and employee commitment.

There's also successful gaming conducted by the area's Native America tribes. A local pueblo's commercial relationship is one of the largest at BOK Financial Corp.

Both Sowards and Ulrich are convinced that there are more opportunities to be had in a market Sowards became familiar with 18 years ago when he and his wife, Karee, relocated from Michigan.

A native of Provo, Utah, he got his start in banking as a drive-up teller when he was a student at Brigham Young University.

"I thought the job was interesting so I decided to go into banking after graduation," said the father of three sons and new grandfather.

He opted for the management training program at Michigan National Bank in Flint and moved up into commercial banking before being recruited to New Mexico by Sun West Bank, which Bank of America eventually acquired. Sowards was eventually promoted to president of BofA in New Mexico.

While Sowards is quick to credit other employees for BAQ's success, his and others' involvement in the community has been a factor in raising the bank's profile among business leaders. He is board member of the Rio Rancho Economic Development Corp. and the Greater Albuquerque Chamber. He is also on a community advisory panel for Intel, which prizes local guidance on how to fit in economically, environmentally and socially.

Sowards is also a member of on the board of Presbyterian Health Plan, part of the statewide Presbyterian Healthcare System. And he takes time out to help with Boy Scouts.

A bank's ability to compete effectively on the commercial side comes from earning a reputation that it's a player in the market. In some respects, Bank of Albuquerque did it the hard way. Wells Fargo and Bank of America entered the market by acquiring established local banks. BAQ started from the branch network and, commercially, almost from scratch.

So observations about its rise aren't just hot air.

"We've been able to live up to what we talk, sort of walk the talk," Sowards said.

"The bank went from being a non-factor in the commercial world when we first acquired the branch network to being one of the major players, if not the premier commercial bank."

-Paul Sowards-

[Back ~ Email this article](#)



Home Departments PeopleFind Help

Search

in PeopleFind

Go

News

BOK Financial

Bank of Albuquerque

Bank of Arizona

Bank of Arkansas

Bank of Kansas City

Bank of Oklahoma

Bank of Texas

Colorado State Bank and Trust

Sites

Career Center

Community Spirit

Departments

Forms

Internet Sites

Locations

Policies

Rates

Services

(3) All for One: BAQ Makes Inroads with All-Star Trust Team

Bank of Albuquerque - Posted by Corporate Communications on May 18, 2005 - Viewed 11 times.

ALBUQUERQUE—In a market with few major industries that generate immense wealth, Bank of Albuquerque is relying on a tried-and-true method of courting and keeping trust clients whose wealth is amassed the old-fashioned way.

Under the leadership of Executive Vice President **Jennifer Thomas**, Trust focuses on cultivating personal relationships.

They do so with the flexibility to tailor products and services for clients, most of whom have earned their wealth instead of inherited it. Bank of Albuquerque’s personable approach also attracts clients who dislike bigger banks’ one-size-fits-all approach to customer service.

“It is human nature for people to want that close relationship,” Thomas said. “But it’s the relationship plus our performance that makes a good combination and sets us apart.”

Like much of the rest of the bank, BAQ’s Trust area, which includes Private Financial Services, started from square one 6½ years ago. But these days, Thomas and her staff are winning market share and getting attention from rivals in a quest to be the top team in Albuquerque.

“Bank of Albuquerque’s team under Jennifer Thomas is the best in town, regardless of the competition,” said BAQ Chairman and CEO **Jim Ulrich**. “Their commitment to continual improvement will generate rewards for the bank for a long time to come.”

Bank of Albuquerque works for clients in Personal Trust, Private Financial Services, Corporate Trust, and Retirement and Institutional Trust Services. The staff is supported by a firm commitment from BOK Financial Corp.

“Bank Albuquerque’s trust unit is an example of the value of hard work and



Jennifer Thomas

BAQ TRUST

PERSONAL TRUST

Deborah Doak - VP, trust admin & mgr
Joe Chairez - VP, portfolio manager
Sandy Williams - AA

PRIVATE FINANCIAL SERVICES

Ed Larranaga - SVP, manager
Robert Gabaldon - VP
Jeff Spidel - AVP
Vangie Lopez - AA
Nicole Mendoza - AA

CORPORATE TRUST

Helene Cobos-Chenier - VP, manager
Donald Fennema - AVP
Suzen Ellis - AA

RITS

Sean Walker - VP, manager
Chris Rhoads - VP
Dain Symes - AA

initiative generating success," said BOKF's trust leader, Executive Vice President **Jim Holloman**. "BAQ accounts for a growing share of our overall assets under administration of more than \$25 billion."

While a typical individual trust client is a retired person or someone who is close to retirement, other clients include those who are saving aggressively and value BAQ's expertise in investment management to help them meet retirement and lifestyle goals. **Deborah Doak** serves as personal trust administrator and **Joe Chairez** as portfolio manager.

Although Albuquerque lacks oil and gas wealth and major manufacturing, the city has a growing number of successful professionals who account for BAQ's strong performance in Private Financial Services, under the leadership of **Edward Larranaga**.

Private banking, or PFS, now serves about 700 clients with customized loans, lines of credit, deposit products and private label checking. PFS clients include entrepreneurs, lawyers and dentists, as well as a growing number of medical firms.

But other areas are also gaining on the competition. BAQ's Corporate Trust team under the leadership of **Helene Cobos-Chenier** has won business from municipalities, school districts and the state of New Mexico.

The department is the official trustee for the largest bond issue ever in the state of New Mexico, totaling \$1.1 billion dollars. In addition, another \$700 million is being issued this year and again in 2006.

The Retirement and Institutional Trust Services team under **Sean Walker** is making inroads in serving mid-sized and smaller companies wanting to provide first-rate retirement benefits to employees.

The Trust team meets weekly to discuss sales opportunities and ways to better serve existing clients in all areas.

While competitors market products straight off the rack, BAQ tailors its offerings to fit the needs of clients. For example, PFS clients may have the opportunity to pay interest on loans monthly or quarterly. The flexibility gives Bank of Albuquerque a competitive advantage over rivals that include Bank of America and Wells Fargo, which are much larger.

"The trust side of banking is more about getting to know the clients, their

families, issues and dynamics," Thomas said. "It's about knowing what is important to them about their money management and directing our efforts to making it work for them."

BAQ offers its individual clients trust investment management, a fee-based service in which the bank manages a portfolio according to the client's set objectives. A typical portfolio includes stocks, bonds and money markets.

Clients can also take advantage of alternative investment options, including private equity and hedge funds, to add more octane to their portfolio.

Despite going head-to-head with bigger banks, Thomas and her staff don't believe they have a competitive disadvantage.

Bank of Albuquerque has one of New Mexico's best executive management teams, with Thomas being a prominent part of that group.

She left her position as president of Bank of America in New Mexico two years ago to join Bank of Albuquerque. BAQ's success drew her.

"I saw the drift of customers away from Bank of America to BAQ," she said.

Thomas was born in Tulsa and grew up in Richardson, Texas. She got her bachelor's degree at Texas Tech University and an MBA from West Texas A&M. She and her husband, David, and their two daughters relocated to Albuquerque from Amarillo, Texas, in 1991.

Putting BAQ as solid advantage in Trust are a top-notch management team with support from the corporate office, the flexibility to serve clients and a strong internal bond to ensure that clients are offered every available service.

"I enjoy going into work every day and being surrounded by my colleagues," Thomas said. "Clients have described us as an all-star team and that's exactly what we are. I'm honored to be a part of it all."

THE NUMBERS

\$84 million: PFS Deposits

\$42.5 million: PFS Loans

\$64 million: PFS Personal Trust Assets Administered

\$251 million: RITS Assets Administered

\$11 billion: Corporate Trust Bonds Outstanding

[Back](#) - [Email this article](#)



Home Departments PeopleFind Help

Search in PeopleFind

News

[BOK Financial](#)

[Bank of Albuquerque](#)

[Bank of Arizona](#)

[Bank of Arkansas](#)

[Bank of Kansas City](#)

[Bank of Oklahoma](#)

[Bank of Texas](#)

[Colorado State Bank and Trust](#)

Sites

[Career Center](#)

[Community Spirit](#)

[Departments](#)

[Forms](#)

[Internet Sites](#)

[Locations](#)

[Policies](#)

[Rates](#)

[Services](#)

(4) All for One: First-rate Service Makes the Difference for BAQ Consumer

Bank of Albuquerque - Posted by Corporate Communications on May 18, 2005 - Viewed 14 times.

ALBUQUERQUE – The recent opening of Bank of Albuquerque’s newest branch in the southwest part of the city exemplifies a commitment to a simple principle that helps BAQ compete against the country’s largest banks.

The principle? Personal service.

“We have to set ourselves apart from the other banks by how we treat our clients,” said Senior Vice President [Mark Sauters](#), who heads up Consumer banking. “We work to treat every client like they’re special because they are.”



Mark Sauters

While larger rivals have more locations, Bank of Albuquerque’s talented, dedicated and close-knit consumer staff is committed to ensuring that clients keep coming back—and spreading the word.

In 6½ years, BAQ’s consumer banking team has done its share to build the bank from a branch network to a full-service institution. Deposits—now at \$899 million—have almost doubled since the bank’s founding in late 1998. BAQ is now third in deposit market share in Albuquerque behind only Bank of America and Wells Fargo.

In addition to employee initiative, drivers of consumer growth include a strong sales culture shaped by BOKF’s “Perfect Banking” program and a commitment to appropriate expansion.

“Bank of Albuquerque’s Consumer staff is the best in the market” said Senior Vice President [Jill Hall](#), who oversees branch sales corporate-wide. “The Albuquerque consumer team embraces service as a true differentiator. They are

committed to providing breakthrough service with every client, during every interaction, every time."

Bank of Albuquerque started out as 17 locations, but several were sold off outside the metro area. Using strategic planning, new branches have since been added.

BAQ's newest branch is located at a high-traffic intersection of Coors Boulevard and Bluewater Road in the southwest part of town.

In the same way that the overall bank has experienced above-average growth, the Coors branch in its first month of operation was second in total sales among BOK Financial's 149 full-service locations.

On the morning of March 3, Sauters marshaled his branch management team at the Coors and Bluewater branch to prepare for a focused marketing business blitz. The managers had some quick refreshments and encouraging words before assembling hundreds of giveaway packages for area businesses. When that was done and assignments were handed out, the team was dispatched into the surrounding area of the city to introduce themselves and the branch manager to residents and businesses.

They came back with new accounts, new friends and even more determination.

"Every bank claims it values clients and customers, but at BAQ we strive daily to make that goal a reality," said **Ismael Reyes**, the Coors branch manager. "Clients see BAQ walk the talk when it comes to superior customer service and I think that distinguishes us from everybody else. With us, clients aren't another number or merely a face in the crowd."

BAQ is taking service a step further with its Hispanic Initiative. Through literature, community events, and bilingual associates, BAQ makes the

Hispanic community a high priority.

At the Coors branch, five of seven team members speak fluent Spanish and others can understand the language.



BAQ's newest full-service location, Coors & Bluewater.

residents get targeted mailings touting the bank's checking products and free gift offer. The "Tell a Friend" program coincides with the "ACTON Checking" promotion and allows existing client to get free gifts by recommending friends to the bank.

Deposit rates and performance money market accounts are also drawing clients. And growing deposits means more resources for loans.

The bank was created when BOK Financial recognized an opportunity seven years ago to bid on a branch network that would become Bank of Albuquerque.

BAQ continues to build on opportunity. The Coors location, which the bank renovated before moving in, is a former Bank of America building where Sauters worked as a BofA employee. It was known as a tattered, rundown facility before BofA closed it.

But its state of disrepair has been transformed to a state-of-the-art branch with the only drive-up in the area open until 6 p.m.

BAQ CONSUMER

Wyoming Mall

- James Sandoval, mgr
- Tres Kryfko-Stanart

Rio Bravo

- Rene Luna, mgr
- Yolanda Fernandez, asst. mgr

Northtowne

- Denise L'Esperance, mgr
- Viola Bermudez, asst. mgr

Cottonwood

- Paul Mondragon, mgr
- Linda Milks, asst. mgr

Ladera

- Anita Avila, mgr
- Caton Kilmer, asst. mgr

Uptown

- Orlando Segura, mgr
- Lesa Richard, asst mgr

Belen

- Laura Clem, asst mgr

Los Lunas

- Bret Henderson, mgr
- Brendan McCracken, asst. mgr

Rio Rancho Southern

- Claudia Rhodus, mgr
- Betty Brewer, asst. mgr

Santa Fe Banking Center

- John Maloney, mgr
- Alex Cintron, asst. mgr.

Eastdale Albertsons

- Dustin Holmberg, mgr
- Paul Herrera, asst. mgr

High Resort Albertsons

- Michael Ball, mgr
- Ken Aspan, asst. mgr

Alameda West Albertsons

- Matt Sheridan, mgr
- Monica Aguilar, asst. mgr

Downtown

- Shanna Collotzi, mgr
- Barbara Herrera, asst. mgr

Coors & Bluewater

- Ismael Reyes, mgr

East Central

- Mike Terceo, mgr
- Crde Lucero, asst. mgr

North Fourth

- Dianna Sanchez, mgr
- Cindy Vigil, asst. mgr

La Mirada

- Elaine Chavez, mgr
- Kara Nelson, asst. mgr

Juan Tabo

- Liz Morantes, mgr
- Patricia Gutierrez, asst. mgr

Montgomery

"We opened our doors and without any kind of marketing we had clients coming in," said Sauters, an avid outdoorsman and New Mexico native who is active in the United Way and Leadership Albuquerque. He and his wife, Roberta, have a daughter on the dean's list at the University of New Mexico.



Consumer leaders gather at the Coors and Bluewater branch to prepare for a focused marketing business blitz.

Like BAQ's other top officers, Sauters is a member of the bank's board of directors and considers himself a dedicated supporter of the bank's overall service mission in the market. He moved to Bank of Albuquerque three years ago after working as a regional sales manager over 32 BofA locations.

The evening of the grand opening, which followed the neighborhood blitz that morning, he and reps of the Albuquerque Chamber of Commerce reminisced about working in the location years ago.

The facelift seemed to symbolize Bank of Albuquerque, setting itself apart in management philosophy, and, first and foremost, a focus on making the difference with relationships.

Sauters has no regrets about making his career move. He and his fellow employees in Consumer stand tall among banking giants.

"I love this place," he said.

[Back - Email this article](#)



Home Departments PeopleFind Help

Search

in PeopleFind

Go

News

BOK Financial

Bank of Albuquerque

Bank of Arizona

Bank of Arkansas

Bank of Kansas City

Bank of Oklahoma

Bank of Texas

Colorado State Bank and Trust

Sites

Career Center

Community Spirit

Departments

Forms

Internet Sites

Locations

Policies

Rates

Services

(5) All for One: Hispanic Initiative Empowers BAQ to Help Entire Community

Bank of Albuquerque - Posted by Corporate Communications on May 18, 2005 - Viewed 17 times.

ALBUQUERQUE – “Hola, como pueda ayudarle?”

Perhaps you’re more familiar with the translation—“Hello, how may I help you?”

On an evening in early March, every caller hears the friendly greeting from Bank of Albuquerque employees who are manning phones at a local Spanish language TV station. Airing repeatedly is a public service announcement touting an information line on financial matters.

Among those answering calls is **Pat Navarrette**, Bank of Albuquerque’s top community development officer. She and her fellow BAQ employees happily address inquiries about getting mortgages, opening accounts and repairing credit.

The fact that all the questions are in Spanish is no problem—so are all the answers.

“By breaking the language barrier, BAQ can provide the highest degree of service to its clients because employees can communicate with clients on their level,” Navarrette said.

Bank of Albuquerque’s commitment to customer service includes the dedication of employees who go the extra mile to reach out to the entire community. To the bank and its bilingual staff that includes a strong commitment to serving Hispanics through BAQ’s Hispanic Initiative.

“When you have a staff that can speak the language of the people it becomes known throughout the community that Spanish-speaking bankers are available to help customers with what their needs are and what their dreams are,” said **Mark Sauters**, senior vice president and manager of Consumer banking. “As a result, these satisfied customers refer BAQ to their friends and family in the community.”



On the air: BAQ’s Ismael Reyes encourages Univision viewers to call in.



Pat Navarrette answers an inquiry.

Albuquerque is predominantly Hispanic, and the bank's Hispanic Initiative began with bilingual materials in branches. Brochures on products, agreements, disclosures, summaries and definitions are available in Spanish. BAQ also offers a special product called "Envio Seguro" that allows clients to wire funds to family members in Mexico.

But the initiative includes more. Not only can Hispanic residents get bilingual materials, wire funds with ease and talk to bilingual bankers on the phone, but they can also talk face-to-face with courteous, caring Spanish-speaking employees.

For example, at the newest BAQ full-service branch on Coors Boulevard, five of seven team members speak fluent Spanish and the other two understand it well enough to perform requested transactions.

"For us to make those extra efforts to serve people in the Hispanic market lends to the value of what BAQ has to offer its clients," said Coors Branch Manager **Ismael Reyes**.

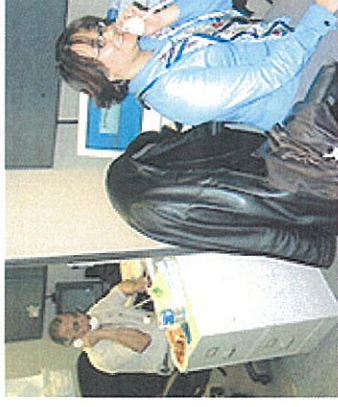
In addition to hiring Spanish-speaking associates, BAQ encourages employees to attend financial training classes to help them better understand Spanish banking terminology.

There are also special community outreaches like the call-in program. The bank joined forces with an affiliate of the Spanish-language Univision TV network to offer the two-hour event. A public service announcement repeatedly touted Bank of Albuquerque employees as the experts.

The phones started ringing as soon as the first spot aired. Altogether, BAQ employees took 83 calls during the evening. Some of the callers made appointments to stop by bank locations and talk to bankers.

"After observing the interaction with callers and speaking with the people at Univision, we can proudly say that the program was a tremendous success," said **Francie Rawlins**, the bank's vice president of marketing and public relations.

For Navarrette, the call-in outreach is just one more facet of a total package that includes her work providing classes in financial literacy, budgeting, how to write checks, reconcile accounts and buy a first home. Outreaches in Spanish are a part of relationships with



East Central Branch Manager Mike Tercero and Los Lunas teller Brenda Iturralde Alderete help residents with their banking questions.

agencies community-wide.

On this evening, she greets each caller with a courteous "Hola, soy Patricia, como pueda ayudarte?"

The language helps break more than a verbal barrier—it removes the intimidation of speaking to a banker when callers who know little about banking or financial matters.

"Sometimes people don't know much about banking services but they all want to know it," Navarrette said. "Even those who know about some services don't know about money market accounts, CD accounts and investing for the future. We're able to serve people with all these needs and help make a difference here."



John Barela lends a hand at the Univision outreach.

[Back - Email this article](#)
