

Each March, the Cannon Curve puts a spotlight on the voices, perspectives, and leadership shaping the future of wealth management. The Women in Wealth series is about more than representation. It's about influence. It's about how women show up for clients, lead teams, and help move the profession forward.

With clarity, empathy, and conviction. As the industry continues to evolve, so does the role women play in defining what great advice is all about how strong leadership sets tone, and how long-term impact really plays out. As we enter the fifth year of this series, this episode invites reflection and momentum.

At the same time, it's a chance to recognize progress. Honor experience and continue the conversation about where the industry is headed and what it takes to build what's next? Uh, when, when one travels, as you do, uh, quite a bit, what is one thing that you, you take with on every trip that you, you, you just, you have to travel with this one thing.

What is the one thing that you have to travel with?

Oh my goodness. What is the one thing I have to travel with? Um, I bet this is not the one thing you travel with Phil, but it's my Dyson hair dryer that has all these different attachments. I have to have that wherever. Yes. You, you will notice that hair drying is not a challenge for me.

So you're a Dyson girl, not a shark girl. Dyson. Yep. Okay. Alright. Uh, those were Christmas presents, Dyson, uh, the big blowout thingy, uh, that was for, uh, both of our girls this past Christmas. They are Dyson fanatics. They've got, uh, the vacuum cleaner, uh, air purify, you know, Dyson makes great stuff. I mean, they really do.

It makes good stuff and they make great things and they have great marketing. So, you know, there, there we have it, but I, I make sure that I have it in its special little bag in my travel suitcase wherever I go. Oh, well I like that. We've got, uh, we've got several interns. I know y'all do the same thing and I always, uh.

Always sit down and do interviews with them. And I have them make a presentation to me and I, it's called Teach Me Something. And, uh, so we've got, we got one young lady, uh, she said, I'm gonna teach you something that you probably know nothing about. I was like, okay, tell me. And she said, it's about blowouts.

And, uh, I was like, okay. And, uh, so I, I, I told her, I said. Where in the heck was this when my girls were really young and dad was responsible for, you know, drying their hair and all that. I said, I wish I'd had those techniques way back when. But, uh. Look at that. All good stuff. All good stuff. Very good.

Alright, well, uh, Melissa, you, uh, lead all of wealth management for Huntington Bank. You've got almost 30 years experience in the industry, but I, I wanna go back if we could for a moment to, to, to your early days of leadership. Uh, because in prior conversations you've shared with me that you know, many times you were.

Walking in, in a leader role and uh, you were the only woman in the group. What was that like, and how did that help shape your leadership style today?

Well, thank you, Phil. That's, that, that is a great question and, um, that, that is throwback. Um, thank you for putting out the 30 years in the industry. I said all those 30, I didn't say a full 30, just all those 30. Um, yeah, I remember, um, advocating for myself for a, a regional leadership role in wealth management that hope had opened up.

And being so excited about that opportunity and going into the first, um, leadership team meeting and being, as you said, the only woman in the room and just an immediate awareness of that. And I was, I was really young at the time and I just immediately felt. Small, I would say, um, it took me some time to, to find my voice and, and navigate the dynamics of the room.

Um, but it's interesting though, when you, when you think about that and you're in any new role, um, you, you want to look for people, uh, kind of like you that are successful, that you can emulate, that you can, that you can learn from, that you can ask questions and you know, that just wasn't available. And as I looked around the broader organization, um, not always, but oftentimes when I saw women in more significant leadership roles, um, I noticed their styles were, um, a bit more abrasive.

Um, you know, not assertive, but more aggressive, abrasive. And, you know, I was really taken aback by that because that's just not who I am. That's not my style of how I want to influence and, and get results. But, but I could see how they had developed those skills to survive in those rooms and get their voice in the room and, and get attention to their ideas and thoughts.

So, um. Fortunately, we have evolved a long way since then, but it was, uh, it definitely shaped me early on. Now, when I have a new leader in a room, I am

incredibly intentional about making sure to pull their voice out, um, whether they're the only one like them or not. Still remembering that moment of I'm different, I'm new.

Um. What am I going to be able to contribute? And so now I have that opportunity to, to pave that way a little easier for new leaders. I wanna unpack that, uh, a little bit, but before, before jumping into that, um, you, in, in your leader role, you obviously, uh, do a lot of recruiting. Mm-hmm. Uh, you obviously have an opportunity to speak to a lot of younger professionals in the business and.

One of the things that, um, both of our organizations are hyperfocused on is making this industry, um, more and more appealing to young women. Mm-hmm. So let me ask you this question. Um, if you had an opportunity to talk to a 16 or 17-year-old, uh, high school, uh, student, uh, she is contemplating, you know, what?

What career aspirations would be. What would you tell her is so unique and inviting about wealth management today that's different, uh, from maybe what it was when you came into the business? Yeah, that's a great question. And, and I have, uh, one of those girls in my own home where we have, uh, similar, similar conversations and I think, you know.

It's always been about relationships, but early on I, I feel like we talked more about the technical components of wealth management. Now I feel like. Every, everybody has that. That's, that's standard. That's table stakes. How you really differentiate yourself in the business and build, you know, longstanding relationships is the one-on-one interactions with your clients and your colleagues.

So. Being able to sit down with a family and go beyond getting, uh, their balance sheet and all of their facts and figures and start to, you know, peel that back and understand what's important to them. What are the things that maybe they haven't even shared with another provider for things they're scared of, things they want, that they worry about for their children, um, what they want their business to look like, what legacy they want to leave.

And women, just, just the ability of, of women, um, to, to slow down and be a little bit more thoughtful in their approach, in the way they ask questions and in the way they, they tend to relationship build and, and there I have men that are on my team that are, that are exceptional at that too. But sometimes often have

to work a little bit harder to get there, where that is oftentimes a little bit more of a natural talent that, that women have.

Um, I also, if I'm talking to, uh, girls in, in high school or college, just helping them understand what the potential is in this career. Oftentimes people come to it and they. Have one thing in mind, whether it's they, they, they know what a trust advisor does, or they know what a financial advisor does.

There are so many roles in wealth management, uh, where you can be the lead on the relationship or you can, you can be one of those, uh, technical experts that comes along. So there's so many opportunities depending on where their skillset is. All of them. The connection with all of them is you've gotta move past that technical and make it relevant for the client and what's important to them so that you show up in the moment that matters and you really make a difference.

And, um, I just see women really excelling in that. Um, the other piece too, um, more women are, um, making financial decisions for households. And oftentimes they want to work with someone that maybe thinks a little bit more like them or understands the dynamics of managing a career as well as the, the home finances.

So I think all of those pieces come together and really help women excel in this, in this, um, industry. Yeah. You know, I, I heard an interesting statistic and I, I'm gonna be off a few percentage points, but it's relat relatively close. Uh, roughly 80% of men pass away. Married, roughly 80% of women pass away.

Alone, uh, either, uh, uh, widowed or, or divorced or, or never, never married, never, never with a partner. Um, so that means that, you know, at some point in time, the vast majority of the control of, of financial decision making is in the hands of, uh, of, of the female and. How does, how does that, uh, you know, as we're living, quote unquote, longer, not necessarily better, um, how do you take stats like that and, and forecast out what this industry is gonna need to look like as it grows forward?

Yeah, I mean, I, I have not heard the stat put that way, framed that way, but that is, that is not surprising to me. You know, a lot of times when we're, um, training our advisors or, or, or helping them to get better, um, just because the man may be the, the decision maker, the perceived decision maker for, for the household and, and the finances and the, and the planning and, and all of those pieces.

You have to engage the partner and the the woman because oftentimes if the husband passes away and there's not that level of relationship built with the wife, she picks up those assets and, and that relationship and moves on to another provider. So. Um, going back to a lot of times in this space, it's all about trust.

It's all about the connection you have with your customer and the advisor. And so having, if it's, if it's a woman making the decision, a lot of times they want a strong woman on the team that they feel like they can trust. That's guiding them along that path doesn't mean the whole team has to be women, but I think it's just really important.

That people see themselves in, in the team that they're working with. And they, they, they get that they will understand their unique needs and priorities. So their will, as you put it, continue to be, um, opportunities for, for women in this space. And you know, now one of the things was just in meeting around this.

Um, talking about longevity planning and the new generation living over a hundred years. So just take the stat that you mentioned and kind of multiply what that will be. 'cause women do typically live longer and how we'll have to think about planning in a different way. Um, 'cause you said it living longer, not necessarily better.

We're talking about ways where, uh, you know, when we give advice, how do we incorporate both? That continues to differentiate us as a provider if we're not just talking about your portfolio, if we're thinking about all of those pieces. So it's not just about living longer, it's living better. Yep. No, I think you're, you're, you're spot on right there.

One thing I wanna highlight that, that you mentioned just a moment ago, because this is important, um, not just for the, the. The gender makeup of a team. Uh, but yeah, you know, people wanna. They wanna see themselves and the professionals that they work with, they, they wanna be able to, to relate, not not just about money, but about ages, stages, genders across the board.

Um, you've been very active in ensuring that, uh, the teams that work with the families that your organization advises. That the dynamics of that team, uh, again, from an ages and stage of gender, uh, represent, uh, families. Uh, so it, you, you can't just have the. The, the, the sage that has been around for, you know, 35, 40 years, uh, in the meeting.

Uh, if you're gonna be advising families, you need to have professionals at, at all different ages and stages so that Gen Next can look at that team and say, well, you know, this is, this is our family's wealth advisory team. It's not my, my parents or my grandparents. Uh, this is a team that looks for, uh, looks out for all of us.

How have you seen that evolve? Because that was not the, the business model when you got into the business. You, you are exactly right. Um, when we started, it was hard for me, um, as, as a young professional because, um, the makeup of a great team quote. Quote was no hair or gray hair was what we looked at, you know, very clearly had been in the business for a long time.

And, and I think, um, that's always important. It, it's, it's great to have that perspective, but as you're as, as we're all doing this trying to engage, especially in the high net worth and ultra, ultra high net worth space, you want to be able to make inroads with the entire family. To do that with a younger generation, you have to be relevant.

So if you have somebody that's been in the business for a long time and um, let's just say they're not comfortable with digital currency, so that's not something that they want to bring to the conversation, you're not going to be relevant for that next generation. And that's one of many examples. And so as we think about.

Navigating, there's a shortage of great advisors, um, looking for that top tier talent that's really smart, that, um, knows how to leverage technology that's open to leveraging ai. And then they bring that into the team that has the deep expertise that has, you know, helped clients through multiple cycles.

You, you bring a powerhouse team together for a family when you can cover all of those dynamics. And so it's just really important. Um, I, I think about this as I'm interviewing for roles. I push on my leaders for this. Whenever you have an open opportunity and you are recruiting for that, if you don't.

Interview, at least a few people that have incredibly different background and experience as you or the rest of the team. You're really failing in that standpoint because we all have that, uh, biases on that. Um, it's, it's a little more natural to, to bring people on that, that maybe think like us. But the, the challenge and great leaders and great team builders understand is, um, that is a pitfall and being incredibly intentional there.

Um, just really makes a, a, a fantastic team. And the, and like I said, the clients feel that, and it makes you more relevant to, to whatever they're navigating. It makes you more relevant and, and also you, you reach a better conclusion, I think for, uh, for the family. I'm, I, I, I harken back to, uh, uh, Doris Kears Goodwin, uh, book on Abraham Lincoln.

Uh, I think it was entitled, team of Rivals. Uh, but it was, it was that concept of, of bringing people with different perspectives, different backgrounds, different, uh, uh, uh. Again, uh, ages and, and stages of life. And, um, you know, it, it, it, it does work. It's not always the, the, the for, for those of us that have been around, it might not seem to be that important, but, uh, but it really is.

So going back to, uh, again, early, early development of you as a leader and, and what shaped your leadership style, you. You talked a lot about, uh, the, the, the first, uh, exposure you got to, uh, to, to female leaders was, uh, a more assertive or even abrasive, uh, leadership model. Uh, that certainly was not you, uh, you were not inculcated as a human, uh, with, uh, with, with an abrasive nature to you.

I've never, uh, I, I'm, I, I'm sure at some point. In, in your life. Uh, there, there, there have been those moments, but that that's not who you are. Uh, you have been able to shape a rising generation of, of leaders that, uh, you've inculcated them with, with your thought processes. Uh, you have helped them to grow and develop, uh, their skills.

Why? Why is that, that that nature of leadership, uh, so important, uh, that you, you don't have to be abrasive, you don't have to be aggressive, you have to, uh, a, a term that you use is help people feel valued, uh mm-hmm. Help people to grow to their full potential. Why, why is that so important in your opinion?

Yeah, I, I was very fortunate. Um, early in my career, I worked for an organization that invested heavily in leadership development. Um, as I've grown in my career, I realize how rare that is, um, to, to have that opportunity. But one of the sessions, and I remember this so clearly, um, it was not just with people from the bank.

It was with people from many different industries and back. Backgrounds and the, the, the push of the facilitator was you have to develop what is your leadership purpose. Leadership is sometimes lonely. It is very challenging, and you need to make sure you have that center of, at the end of the day, whatever the noise is, whatever the priorities are.

What is it that you're trying to do as a leader? And, and, and, you know, there's, there's a lot of, there's a lot to unpack with that, but really narrowing it down and, and you hit on this where I came down to, how will I go home at the end of the day and know I made a difference today from just a pure leadership standpoint.

And it is every day striving to help others feel valued and grow to their full potential. I don't know anyone in any relationship of their life where they're investing time and energy where they don't hope to feel valued and appreciated. And, you know, from a, from an organizational standpoint, if I feel valued, that that helps create a, a culture of mutual supportiveness.

It creates psychological safety when there's periods of intense pressure, intense change. Um, it will make me. More likely to take risk or, or put a differing opinion into the room, which gets us to better outcomes. So I think from, from my standpoint as a leader. Trying to be fully present in the meeting I'm in or who I'm talking to because you know, with the phones going, the watch is going all these, all these competing priorities, but make sure that they know that that moment matters.

It matters to me. It matters to them. I care about what they have to say. Um, and I think that is very important. But also as a leader, I want to help people continue to grow. I'm never satisfied that, you know, no goal is okay, we've hit that goal, we're done. How do we continue to get better and continue to get better?

And I'm wired that way and I think I've seen a lot of times, um, in, in different, you know, leadership dynamics or, or you'll be in some sort of talent calibration and, and there's feedback being given on someone in the room. That, you know, is going to keep them from the opportunity we are discussing. And I, and I remember the first time that happened, I thought, wonder if anyone has ever shared that feedback of this kind of interpersonal skills and some things that could be maybe brought to a higher degree of self-awareness?

Have they brought that up to that person and given them an opportunity to work on it? And a lot of times the answer is, is no. And so, you know, helping people grow to their full potential means that you have the courage and the care for them and the value for them to tell them the truth. It's not normally technical deficiencies that get in the way.

If somebody's challenged with, uh, how to construct a portfolio or how to underwrite a loan, we, we. Do you have a class for that? Fix that, do you have a

playbook for that? That is not hard to fix, but when someone, uh, doesn't have followership or they've been promoted and they're still in this execution mindset, because that's what's gotten 'em to this point, and you're trying to help them build more of an enterprise mindset and take the steps down that journey.

Those are the things that limit people's career. And then they get frustrated and leave an organization or, or, or, you know, don't put themselves out there because, but they don't understand why they're not getting the opportunity. And so I feel like it is your, um, obligation as a leader to give that feedback.

Now, kind of going back to the earlier, my earlier experience, um, really great leaders. Are incredibly thoughtful about it, and you can frame even the most challenging feedback in a way that helps people see how this will help them grow. And, and, and give 'em the, you know, here, here's the things I would work on if I was you.

Here's how I'll help you. I'll give you feedback if I see this behavior in another meeting, like really be in it with them. And if you do it that way and you've already built that trust up. You'll have somebody on your team that will run through a brick wall for you 'cause you're giving them a gift that a lot of other leaders don't have the time, the inclination, and sometimes the leadership courage to give that honest feedback.

And so I, I look at, um, feedback that I've been given along the way, and I think earlier in my career, Phil, if I'm being honest, I didn't appreciate the feedback, uh, as much. And you know, it was sometimes how it was given. It was sometimes, well, you know, I had an answer for why I might have behaved that way or had that type of reaction.

But as I've grown and, and the leaders I've had that have been really honest with me. It's those little tweaks that have, have put me in a POS position to be able to lead a wealth organization now. So if I hadn't had that investment in me along the way, um, my, my career would certainly have been limited, or at least I would not have, have been as impactful as I hoped to be.

So I just think as a leader, you've, you've got to pour into your people and give that to the next generation. And, and I see some of our. Newer colleagues, newer professionals, um, they look for feedback in different ways. Um, they're, they're happy. Maybe, um, more of a work from home sort of standpoint or, you know, happy doing Zoom calls and so it, but it limits them 'cause they don't have the opportunity to build that trust, build that relationship.

I I oftentimes, if we're getting coffee in the morning, there's colleague in the, in the break room, you have a conversation there that can be, can be really meaningful. And so I just think all of those dynamics are important as we're mentoring the next generation, making ourselves better. 'cause when, when I give feedback, I always ask for feedback.

Um, so all of those pieces are important from a leadership standpoint. And again, just to kind of wrap it up. I'm really grateful I was with an organization that invested in us that way. A lot of people don't have that luxury. Yeah, that's very true. And so if you don't, you, if you don't, then you've gotta find ways and invest in yourself, whether it's a professional coach, uh, whether it's finding somebody in the community that might be willing to invest in you for a period of time.

But, um, put yourself out there and, and get that kind of support. Um, I, I think is important. It's, it's critical. Um. As you were going through that, uh, my, uh, my mind went to the great movie Jerry McGuire. And, uh, the, uh, the, the great tagline from that movie is you had me at Hello, and I will tell you, you had me at, uh, they aren't soft skills, they're power skills.

And what you were just talking right, uh, about right there, uh, many people dismiss as well. That's, that's the soft skills side of the business. But, uh, you, you framed them as power skills and, and, and I do as well. And that's why it, it connected, uh, so much with me. Um. Un unpack that just a little bit. The, and you did a, did a great summary right there, but on, on power skills specifically, if you're looking for that next leader, uh, yes.

All the, all the technical nuance and all that stuff has to be there. But what are the one or two things that really separate, uh, a, a very high potential leader in your mind? Yeah. Um, that, that's, that's a great one. And there, there are. There's so many places where I think we, we could take this, but um, Phil, I, I'm sure you've seen this as well, you're in a meeting and there are, you know, a million dollars worth of, uh, investment.

There's a million of investment dollars in \$10 million of competing priorities and everybody. Wants their priority to be, to be the one that wins. And I look at people that, um. They're able to influence a room and, and sometimes it's a quiet confidence, which is where, where you were talking about soft skill versus power skill, somebody might say, well, that's a soft skill.

This sort of quiet confidence or being able to. Influence the conversation and shift it in a way to kind of bring it back to what you're trying to achieve. Or

even oftentimes if you're gaining support and you know, the meeting before the meeting where you make sure that you, um, you have sponsors and advocates of you personally and your idea, that is, uh, you have to be very intentional.

You have to be an exceptional communicator. You have to not only build relationships, but leverage those relationships. And there is nothing soft about people that when you watch that happen and you walk out of a meeting and you just realize they just made a couple of comments. Clearly they had done some work maybe behind the scenes, but changed the entire dynamic of where the room was going or the thought process.

And that is a power skill. And we were joking earlier. That's the way the world works. Um, and that's the way, um, business gets done. And so. Really working on that, um, observing others that you see that are good at it, being able to humble yourself and ask for feedback, um, especially as you get in those more senior roles.

Um, we have a, a leader. At Huntington that I have such deep respect for, and, and now I have started calling her, um, after, you know, really high stakes meetings and saying, please gimme feedback. Anything that could have made it more impactful. If it was great, why was it great if there was opportunity? And, uh, 'cause I've watched her and I've observed her at this last couple of years, of how she's able to navigate, um, a lot of, you know, uh, big ideas and big personalities in the room.

But she's not the loudest person in the room, but she is one of the most impactful, and it's, it is a masterful skill. It it, it is. It is. Amazing to observe, uh, individuals with those, uh, those traits, those characteristics. And uh, and you're right, uh, there's intentionality and there's incredible levels of communication in building those relationships.

And, you know, back to your point of the rising generation, uh, if, if I could give, you know, I, I'm asked to do this occasionally, you know, one piece of advice. You know what, what's one thing that you've learned in your career and we've. We've all heard this and it's easy to dismiss it, but it is all about relationships.

Um, mm-hmm. It, it, it's all about the intentionality with which you, uh, develop and, and curate those relationships, not for. A purpose? Uh, not, not, not for a, a, a singular deal, uh, but you, you never know where this journey is gonna take you. And, um, yeah. So, you know, developing those relationships have been very important.

Uh, let's let, let's transition a little bit on that. Your organization is in the midst of, uh, a lot of growth. Uh, right now. You, uh, you all have. Last year announced of a great merger with, uh, cadence. And uh, you know, one of the things that I used to hear a lot about, I don't hear it as much, uh, anymore, and I'm interested in your perspective on this.

It used to be, well, how are we gonna assimilate them into our. Quote unquote culture. Mm-hmm. And, uh, I think today there is more of a focus on, uh, defining our new culture. Uh, because, you know, anytime you, you merge two businesses, anytime you bring together, um, a new family, a husband brings children from a prior relationship, wife brings children from a prior relationship, you don't force everybody to assimilate into.

Your family's culture, you're, you're developing a new culture. How have you thought about that in, in leading this, this new organization, uh, of the combined groups and, uh, you know, what, what have been some, uh, key learnings you've taken away from that? Yeah. The, um, and that's incredibly important. It, it does not matter.

How it looks on paper if, if the culture doesn't align and you won't get those, those synergies. But I would say, Phil, it, it starts even before we get into the due diligence process, how, how we think about it at Huntington and, and our CEO when he is meeting with other CEOs. That are looking for these opportunities.

So we start with like-minded culture. And for us, that is to say it very simply, it's all about people. We have a welcome culture. We have a people first, making people feel valued. You can see one of the reasons that, uh, Huntington kind of drew me in very similar to how I think about it, but from the very beginning, we did two partnerships last year, uh, vertex, which gave us entry into Texas in a big way.

And then Cadence was, was really a fast follower. I would say the first thing is we're intentional about how we frame it. Um, it, we, we think of it as a partnership. Um, we don't, we don't frame it as an acquisition because to your point, that won't work. It has to be a partnership and. We do a lot of listening and a lot of, within two weeks after we had announced cadence, we had, uh, as a leadership team been in front of about 85% of their colleagues.

And so getting out right away, you were, you were on the road a lot. Uh, we've been trying to do this, this podcast for months. I know. And, uh, you, you were, you were all over the map. So, uh, th this was not a series of Zoom meetings.

Uh, this was, th this was in person, uh, breaking bread. Um, exactly. You know, 1 0 1, right.

It was, so we had town halls and we, um, you know, always had time for, for mixers, whether it was lunch or dinner or coffee, some, sometimes we have, you know, we would start 'em at 7:00 AM and finish up at night, nine at night and do three or four of those a day. And of course you give context on why we think the partnership makes sense.

How the, how the CEOs thought about it. Talk a little bit about, you know, who is Huntington? We're, we're Midwest. What does that mean? You know, what have we been focused on? But, but that's probably 20% of the meeting. The rest of the meeting is. Hey, nothing's off the table. I like to say we're not afraid of the truth.

What are the questions that are on your mind? What are you worried about? Um, don't be afraid to ask and, and put those things on the table. And a lot of the questions, uh, first you'll get some softball questions and then it, it really gets into, if people ask it in different ways, but they're trying to get to the heart of.

What is this culture really about and how do we execute on it? And, you know, how we think about it. And how I think about it is, you know, I certainly help set the, set the tone, but the culture is everybody's responsibility. It's collectively at its core how we work with each other, what are the acceptable practices and um, how we support each other.

And so we spent. A lot of time doing that, and we're, and, and you can't just do that one time. We're continuing to do that. So, um, we're doing a series of town halls again. We have, uh, we call it well, uh, wealth Summit for Wealth, um, where our leadership team comes down and, and engages with the team, has some smaller settings where we're able to, to really have, um, active listening sessions on.

What are our clients telling us? How are the colleagues feeling? And then we roll that into our fantastic training that you may have helped us, uh, uh, build that is doing a fantastic things for our organization. So. It. It's important that you don't think about, okay, we've talked about culture and checking a box because that is also part of the culture.

Continuing to have an opportunity where leadership is accessible and we are open to feedback. We have a forum for people to give feedback and then, then

we're, this is the most important thing. We are communicating back how we fix. Those friction points, how we've helped help their feedback to give us, um, better decision making because, you know, there are no, uh, shortage of decisions that have to be made as we're working down the conversion path.

But it's honestly the most fun part of the journey because you're, you're meeting people and you realize different bank, but we all, we all are looking for the same things. We all wanna help our clients. We all wanna help our communities be better. And, and selfishly, I, I joked with the cadence and veritex teams.

It's so nice. I'm coming to a town hall and everybody sounds just like me, so I'm not having to explain where I'm from. So we've, we've had a lot of. Uh, jokes about that too, but, but it's really fun. 'cause at the end of the day, it's all about people. And people want to work and contribute in a place where, what they feel like they'll be valued and they'll have opportunities to grow.

So it's part of my, it's one of my favorite parts of the, of the role that I have the honor to serve in. Well, you know, um. I'm constantly watching, uh, leaders across the industry. Right. And, uh, you know, your CEO, Steve Steinhower has been mm-hmm. Incredibly vocal and active and out in front. I know he and, uh, Dan Rollins, uh, the CEO of Cadence, uh, you know, we're in lockstep with all of their communication and, um.

You know, I'm, I'm always respectful of senior leaders who take the time to, to communicate and to listen and to then respond back with, you know, here's, here's how we're addressing the concerns. And so the, the points that, uh, that you make right there are, are so incredibly important. So, uh, that, that, that.

That is awesome. Let me go to one other issue as we, as we move towards our wrap up. You had an experience in being a leader of, uh, of your group, where your organization, the, the Wealth Group, uh, posted some fantastic results and, uh, you were in a, uh, uh, a business, uh, review meeting and, uh. It came your time to, to, to share the results.

And you, you shared those results and, uh, you were, uh, I'm gonna, I'm, I'm gonna use the term you didn't use this term, but, but you are almost dismissive. Yes. We, this is what we did. Uh, this is, uh, these are the numbers. And, uh, your CEO stopped you. Take us back to that meeting. Tell, tell, tell our listeners what happened and what you learned from that.

And, and this was, um, pre Huntington. So this was at a, at a different organization. And so to, to just kind of frame, frame the context of, they, they

were quarterly meetings, CEO, um, very, very senior leaders, I would say. Um, they were very tense meetings. Um, overall, or the organization had some challenges that we were working through and, and we really had Phil, we had crushed it.

The team had showed up and you, you just, sometimes you just have those moments where everything comes together and it's beautiful and we, we did really great things and I did, I went to that meeting. Uh, like I was checking a box and I rattled those results off. Like, we did this, this was up, this was up, and, and then I just was done.

And, um, you know, the, the, the, the leader that spoke up was not one that was known to, you know, overly flatter anyone for their results. Okay. Because it was always like, well, how could you do a little more? How could you do a little more? And he said, we need to, we need to pause a moment. And honestly I had this, um, thought of, oh, here, here it comes.

It's not good enough. It's not good enough. And he said like, you just rattled that off like you rattled off your Starbucks order. Um, let's take a minute and celebrate. I want you to kind of roll back through. And he had a couple points that he really wanted to, to hone in on, and it was. One of the biggest sort of aha moments because that, that role was my first role where I was interacting with that level of leadership on a regular basis and being thoughtful to, well, one, celebrate the success, don't, you know, diminish it.

Um, don't come with a mindset of, well, of course that's my job to do that, but think of myself as I've gotta be the chief marketer for the team and for the business. But even more importantly, as, as we kind of went back through it, I was a little more intentional of connecting some of the strategic initiatives that we had executed on to the priorities and just talked a little more, um, really more high level about how all of that came together.

And as I was sitting there, I'm looking around the room and there were other leaders. Whose teams had helped us, you know, drive some different, different things that, that helped us win. And so I just totally reframed the conversation, which luckily he allowed me to. I was thoughtful about thanking others for their contributions to the success.

'cause no one can do anything alone, especially in a large, uh, organization that's complex. Tying it back to the priorities and then, uh, like really owning. That we did a fantastic job. The team is working incredibly hard and you know, the outcome of that, I don't even remember if I shared this with you before.

Um, we got allocation to add more resources to the team and some markets that we had been trying to, you know, figure out how we were going to grow. And it was, it was just a, it was. It was that moment of I had to reframe in my mind what I had been taught my whole life. You work hard and, and that will, that will matter.

The results will speak for themselves. Well, that, that does matter always. But it's different when you get to a certain level. You have to be able to talk about 'em. You have to be able to frame 'em in the right way. And I know this, the, the, the more that you're responsible for, the more meetings you're in.

You have these windows of opportunity to talk about what you're doing and, and position yourself as more of not just being able to execute, but being an enterprise leader, a strategic leader. And that's really important as you want to continue to grow. But we, we walked out of that meeting and a, a peer of mine, I, you know, I'm still processing kind of what happened and.

I said that was a little bit uncomfortable to sort of sit in the praise for that long. And I was thinking about why was I feeling that way? And she looked at me and she said, um, sometimes when you have an opportunity and the sun is shining on you, you need to sit in it. And that was just a huge takeaway.

And I share that with people all the time. And I think women in particular. Are a little less oftentimes likely to frame their accomplishments in the appropriate way. 'cause it feels like self-promotion or you're taught to be humble or all, all of these different dynamics that we bring to the table, that play into this.

And what I learned was it, it's, it's not about me. It's not about me. When the numbers are great. It's not about me, me, when the numbers are not great. It's about the team, how we're working together, the contribution and continuing to show we're executing on our strategic vision and our priorities. And that was, it ended up being a good way to learn a lesson, but it was a huge lesson for me and how I prep for those type of meetings and how I think about how I weave all of those pieces together.

And it's made a, it's made a difference. I can't put too fine of a point on this. This is in, in, in my experience, one of the best examples, uh, that I have, I have come across on the, the role of a senior leader in an organization. And really it's about. Helping the entire organization learn and grow. Um, I, you're, you're, you're between two polar opposites.

You're between the, the space that, as you referenced, you let the numbers speak for themselves. And the other side, you know, a a, a business school concept that was taught for years called the humble brag. Um, and, and I don't think either of those work effectively to grow the larger pie of an organization.

You do have to break down. You do have to frame the story. You do have to connect the dots, and you do have to show appreciation for those that, uh, that, that, that made the results what they were. And sometimes that's people on your team. Sometimes that's, you know, uh, internal partners. Sometimes it's external partners.

But those stories, those narratives. Really allow the entire organization to coalesce around what, what really is driving success. And I, I've often said this, the, the greatest teachers in the world are the examples of others who are successful. And, uh, you know, we all, and you were very young in this situation.

We all emulate others when we are mm-hmm. New to a role or, or new into, to, to some activity. We don't have any choice but to do that. And so by. By really framing and connecting the dots. I mean, that, that, that is such a powerful lesson. And that's, boy, I wish I'd had that experience very early in my career.

Uh, that would've saved a lot of time and frustration. So, uh, that's a, that's a good takeaway for everybody here, a penultimate question. You and I talked in, in, in a prior conversation about the importance of having outlets outside of work. Things that can, uh, de-stress the mind, things that can allow your creativity to, to show through.

You and I have have friends that, uh, they, they go mountain climbing or ice climbing or, you know, super downhill skiing. You know, we've got others that, that, uh, have other pursuits. You have a, an outlet, a pursuit that, uh. When I heard about it, I was mildly surprised, and then I immediately requested a gift, uh, from, uh, this great skillset of yours.

Uh, tell us about your outlet and what that gives you that, uh, that helps you balance the, the trials and, and tribulations of, of work. Yeah, you, um, you definitely have to have some sort of way, a healthy way to de to de-stress and obviously exercise and all of those things. Taking care of your, your body is important.

But, uh, a few years ago. I picked up Needle point, which my family makes fun of me in a lot of ways for, um, my grandmother hobby. Um, I have the last

laugh now, it's like all over TikTok and so I'm showing my daughter all the time. Look at all the young girls that are getting into needle point, but it is.

When you're working on a needlepoint project, you have to focus on it. You have to pay attention to what you're doing, and so you, um, but you can also then get into a rhythm and your mind can just relax. So sometimes I might listen to, um, a book on tape or a podcast. If you see me on a plane, and especially when there's not good wifi, I might be needle pointing, and it, it is, it's amazing how it just de-stresses you.

And in my career, a lot of times you, you don't finish projects every day. Sometimes you work on, I've got a project we've been working on for 18 months. It'll probably be another year before it's quote unquote complete. Um, it takes a little time to finish a needlepoint belt or an ornament, but you can see that progress.

It's tangible, and then when you finish it, you've got something beautiful and you're proud of it, and, and they are gifts. That I give to my family and, and sometimes friends of, um, you know, meaningful moments that might be an ornament of a trip we went on, or a needle pointed a belt for my oldest son for a hobby that he's into.

And, um, you, while my kids had teased me about it, those gifts are a lot more meaningful than the things I buy that end up, you know. Getting donated in two years. And, uh, so, so I have found that to be, um, something really, really fun that I get to do and get to share with others and, and lo and behold, it is becoming cool.

Phil, I'm gonna see you on an airplane needle pointing one day. I know it. You're gonna, you're gonna do this and de-stress. Well, um, that might cause me more stress. Um, I, I, I do not have an artistic bone in my body, I don't think. But I, I'm going to, I'm gonna give you props, uh, on your, uh, your hobby. My wife and I recently, uh.

We, we took a, uh, took a cruise and I'm an early riser and so I would go down and, and get a coffee or, or things like that early in the morning. And there was a, uh, a doctor on board the, uh, on onboard the cruise and she's, uh, in a, in a high stress medical field. And every morning, uh, you know, 5:30 AM I'm down there and she's got her coffee and she's needle pointing.

And, uh, I walked over and I said, I, I've just gotta ask, you know, what, what, what's the story? And she told me the story and, and almost verbatim to what

you've said, uh, she said, this allows me to lose myself in an activity that that just takes me away and, and it allows me to be a better doctor. Uh, I do it for, you know, a couple hours a day.

And it just, it, it, it's all the difference in the world. And so whatever that is, uh, that allows. Us to, to take ourselves away from the, the, the, the, the focus and the, the, the natural stress that our professions are gonna bring. I think that, that, uh, you know, it, it's kinda like, uh, it, it's kinda like vacation, right?

I used to think vacation was a perk, and now I have, uh, I have absolutely learned that you've got to, you gotta put it down, uh, and give away from it occasionally. Yeah. Because if you don't, it, it can have, uh, detrimental impacts to other parts of your life. So, uh, hey, not only is it cool, but it's, uh, it's therapeutic as well, right.

That's right. That's right. Alright, well you know this, the final question that, uh, that we ask all of our guests on the Canon curve, you no doubt have thought about this just a little bit, but if you had the opportunity to go back and have a conversation with 22-year-old. Melissa Holding. She's, she's got the world in front of her.

You know, she's, she's starting out, she's energetic, she's passionate. But if you could go back today, knowing what you know now, all of these experiences of almost, uh, 30 years in the business, what one or two pieces of advice would you offer that young lady? I would say take more risk early in your career as, as you.

Move up the ranks, it becomes harder to, to move into other parts of an organization and gain experience. And when I started in the business, it was almost as if you picked a path and it was a linear path. If you, if you stayed in an organization and there were, if you're the leadership track, there are these natural, uh, milestones, checkpoints, uh, opportunities.

And I look at people, um, that I have deep respect. For that I think are able to, to just provide thought leadership in, in ways way bigger than their area that they focus on. And you look at their background and they moved around more. They did, they did roles, um, that were maybe meant to be short term stretch assignments.

And I think if I could go back in time, I would have raised my hand and been really intentional about, um, giving myself more varied experiences in the business. So that's, that's the big, the biggest piece. And, and then the other. And

I naturally did this, but I would have been more intentional on the depth of relationship building and um, and really focus there and on the development of the power skills as we talked about, and found more mentor sponsors earlier in my career.

But, but that's the big thing I tell take risk. Love it. What's the worst thing that happens to you if it doesn't work out? You, you're not gonna get better because you succeed at everything you're, you're going to do. And in fact, I think that limits people. I think it's almost better if you have a failure because it makes you work harder.

It makes you think about things differently and you know, so what if it doesn't work out? It's not the end of the world. Pick a new path, pick a new opportunity. And but that just wasn't my mindset when I was 22 years old. Right? Yeah. I think about the, the, the great story of, uh, somebody that, uh, went to a, a mountain climber and, uh, said, will, will you teach me to, to be a mountain climber?

And, uh, the very first lesson was they went out and, and climbed a mountain and, uh, it, it, the, the individual was, you know, frightened, nervous, et cetera, et cetera, and said, I didn't expect this. The, the mountain climber said the only way you can learn to climb a mountain is by climbing a mountain. And, uh, so the, uh, the only way that we can grow is to get outside that comfort zone, to, to take those risks.

And I, I think that is, uh, that is such a great, uh, uh, great piece of advice, uh, Melissa holding what I think of you, uh, I think of you as an example for, uh, not just. Not just young women, but young professionals in this business, uh, who, who look to someone who does things in an a intentional and authentic way.

You're, you're a great mentor. Uh, you're a great coach. You bring a level of humility to the process that not only is disarming, but it serves an example of. The fact that that great people can achieve great things, not by sheer dictate, uh, but by helping people to realize, you know, their, their true potential.

Uh, and that makes you an exceptional leader. And just, I, I wanna thank you for being, uh, not only the person you are, but uh, certainly for being a great guest general of the Cannon Curve. Phil, you are very kind with, with your words and, um, this has been a ton of fun. I always enjoy every, uh, opportunity that I get to interact with you because I know I'm going to laugh.

And, uh, and, and just have a little moment away, a little brevity in the day, but um, also accomplish something meaningful. So thank you for all you do. You have certainly your organization and you have been a part of my journey and growth and development. So this is, feels almost like a full circle moment.

It is. It is a great full circle moment. Melissa Holding, executive Vice President and Director of Wealth Management at Huntington Bank. Thank you again for being part of the Canon Curve. The Canon Curve is the production of Canon Financial Institute. Executive Producer is Sarah Jones. Editing and mixing is done by Danny Bruner.

On behalf of my guest, Melissa Holding, and all of us here at Cannon, thanking each of you for staying ahead of the curve.