

# PHOENIX Business Journal

## 2.0 minutes with...

### **Bill Hinz chairman, president and CEO Western National Bank**

*Bill Hinz runs Western National Bank, with branches in Phoenix and Scottsdale. He started his first bank, Sunrise Bank of Arizona, at age 32.*

**What do you know now that you wish you had known when you started your business?** "How well the bank was going to be received by the community. Reaching our three-year projections in under a year caused us to start expanding early. It would have been more economical to have started with a larger space."

**On a daily basis, what are the one or two key performance measurements you most frequently keep an eye on?** "I check deposit growth and loan growth for the bank every day."

**What is a significant goal you achieved during the past year?** "We opened our second branch location, on Frank Lloyd Wright Boulevard and Scottsdale Road. This second branch was not slated to open in 2007 in our original business plan."

**What is one thing your company does better than anyone else?** "We are constantly thinking of new and innovative ways to serve our customers better. As innovators of the Western Cash Pads, bound pads of \$2 bills, and Kiosk Banking, a new spin on the drive-up teller, we have differentiated ourselves from our competition in an industry that is very strictly regulated."

**What is a valuable piece of entrepreneur-related advice you could offer others?** "Hope for the best, but plan for the worst. Be sure you have a plan and the proper funds to establish a strong foundation for your business."

**How do you motivate employees?** "We hire from within. In less than three years, we have doubled the number of employees at the bank. Sixty percent of those new hires were referred by current employees."

**What's the most valuable training you offer to people who work for you?**

"Just recently, every employee participated in the Integrity Systems Customer Service Program, which focused on problem-solving and communications skills."

