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## COUNTRY BANKING WISDOM, SPUN BY A CPA TURNED FINANCIER

McCall Wilson knows the community banking way

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By Steve Cocheo, executive editor

McCall Wilson, left, president of The Bank of Fayette County, Tenn., inspects a bottle of hot sauce handed him by Wally Witmer. Witmer isn't really running a general store, but an antiques store/restaurant/gathering place that has all kinds of interesting paraphernalia around. Photo by Lance Murphey

McCall Wilson, chairman for 2010-2011 of ABA's America's Community Bankers Council and subject of our February 2011 cover story, has a way with a phrase, and he's seldom at a loss for an appropriate word.

Here are some of his pithier observations and favorite aphorisms about banking and life, heard during an autumn visit to Moscow, Tenn., and environs:

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• "Getting people to change banks is like people changing churches. They won't change churches unless something gets them really mad."

• "You can't out-community-bank another community bank. But people will bank with people they like."

• "We don't do business loans without personal guarantees. If you don't believe in it, we can't."

• Regarding Wilson's running track, playing hoops, and "talking trash" with high school students and the bank's offering its annual chitlins and catfish festival, he says: "There's nothing that happens around here that we're not part of."

• After leaving his CPA job in downtown Memphis for the bank job, near his present home, Wilson had hopes of regularly having lunch with his wife, Elizabeth. That's before he discovered how busy "banker's hours" are.

"In the nine years I've been here, I can count on one hand the times I've had lunch with Elizabeth."

• "Rednecks like myself go to college to get a job, not an education."

• "If someone is good at producing, you don't go and make them operational. It is easier to build on a skill than to create a skill."