The Weight of the Wait

When familiarity stands in the way of something better

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Forty-five years.

Few of us have experienced the weight of waiting that long for something. But that is exactly what a local Nashville banker, and a mentor of mine, endured.

For 45 years, he pursued the banking relationship of a local company. He had kept being politely persistent, letting the company know several times each year how much he coveted their business. Why was he so persistent? Because he knew that no other bank or banker could serve their needs better than he and his team.

Still, year after year, the company stayed with its existing bank.

Then, after nearly half a century, the company finally decided to make a move. They transferred all their accounts to my mentor's bank. I was with him that day when he heard the exciting news, and he actually danced a jig in the bank lobby!

The weight had been lifted and the wait was over.

I often wondered why the company had waited 45 years before they moved their banking relationship. Perhaps its leaders had been satisfied with their previous bank. Perhaps changing banks had simply never felt urgent enough to justify the effort. Likely, it was a combination of the two.

That is the power of inertia.

Changing an important financial relationship takes time and effort. It means learning new systems, meeting new people and adjusting familiar processes. Even when we suspect that something better may be available, staying with what we know can feel easier than pursuing what could be better.

I recently experienced a similar wait, but mine lasted only for 5 years. I knew without a doubt that Truxton could provide this prospective client a much better banking relationship – one characterized by a banking team always accessible, responsive, knowledgeable, and empowered to be

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decision makers. Plus, Truxton is a Nashville-based bank, so there were benefits of having local banking dollars stay local.

But inertia proved once again to be a formidable foe. For years, I remained politely persistent, knowing that Truxton could offer something better than the prospective client's existing relationship. Eventually, the company decided to make a change. Today, they are a happy and valued Truxton client.

The experience reinforced an important lesson: the incumbent bank does not always have to provide the best experience. Sometimes, staying simply has to feel easier than moving.

To the thousands of Truxton clients who have entrusted us with their financial relationships, thank you! We are honored to have earned your business and count you not only as clients, but friends as well.

For those who have been with the same financial institution for years, perhaps the question is not whether the relationship is bad enough to leave. The better question may be whether you have taken the time to consider what a more responsive, personal and locally grounded relationship could look like.

Sometimes, overcoming inertia begins with a conversation. At Truxton, we are always grateful for the opportunity to have one. ▪