



# Get to know your banking partner!

Helping you take your banking to new heights.

Spend just a short time with Rick Wall and you will soon see that the passion he has for Highland Bank runs deep. As a second-generation owner of Highland, business and family are intertwined, resulting in a leadership that is focused on results, but rich in culture.

The Wall family has owned and operated Highland since the mid 1970's, so Rick has literally grown up with the organization. Rick's progressive leadership roles and eventual appointment as CEO in 2000 provided an ideal path to understand the business opportunities and introduce the progressive changes that help Highland stay relevant in its markets.

For Rick, placing the right people in key management roles is a critical factor. He cites the careful selection of a talented management team, as well as the diversification of the bank portfolio as significant accomplishments. With solid leadership in place, recent years have seen the expansion of commercial banking beyond Commercial Real Estate (CRE), and the achievement of SBA Preferred Lender status as a means to serve more customers and help them succeed while remaining nimble in our volatile economy. The recent announcement of a bank acquisition that adds three new locations to the Highland footprint is further evidence that progress and growth is a continued priority.

Technology, or digitization of the banking industry is another factor that Rick recognizes has a dramatic impact on what, how and where Highland can grow. Geography is not as important as it once was, so he knows that the organization must remain purposeful in how it leverages its resources to enhance its culture.

With eyes on the future, Highland continues to retool, explore and expand. Rick is comfortable with change, and to make informed decisions, he taps into learning environments with trusted advisors. Rick remains active in a number of organizations that keep him tied to community, and with a strong commitment to give back locally, he encourages the Highland team to do the same. Additionally, he stays involved with groups that ground him and provide personal "fuel" including a men's group at his church and Young President's Organization - Gold, an international group that offers a sounding board to leadership ideas or challenges across all industries.

Rick and his wife are raising three children in the Twin Cities area. Time away from work is often shared with extended family and friends or enjoying active sports like skiing or cycling.



## Connect with Rick to get started:

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