



Southern Bancorp
Building communities. Changing lives.

CDFI Banks in the Southeast:
Business Strategies for the Future

Southern Bancorp, Inc.

Darrin Williams, CEO

banksouthern.com
southernpartners.org

Business Strategies for the Future

- Proactively investing in technology
- Engagement strategies to promote company culture
- Effectively telling our story

Investing in Technology

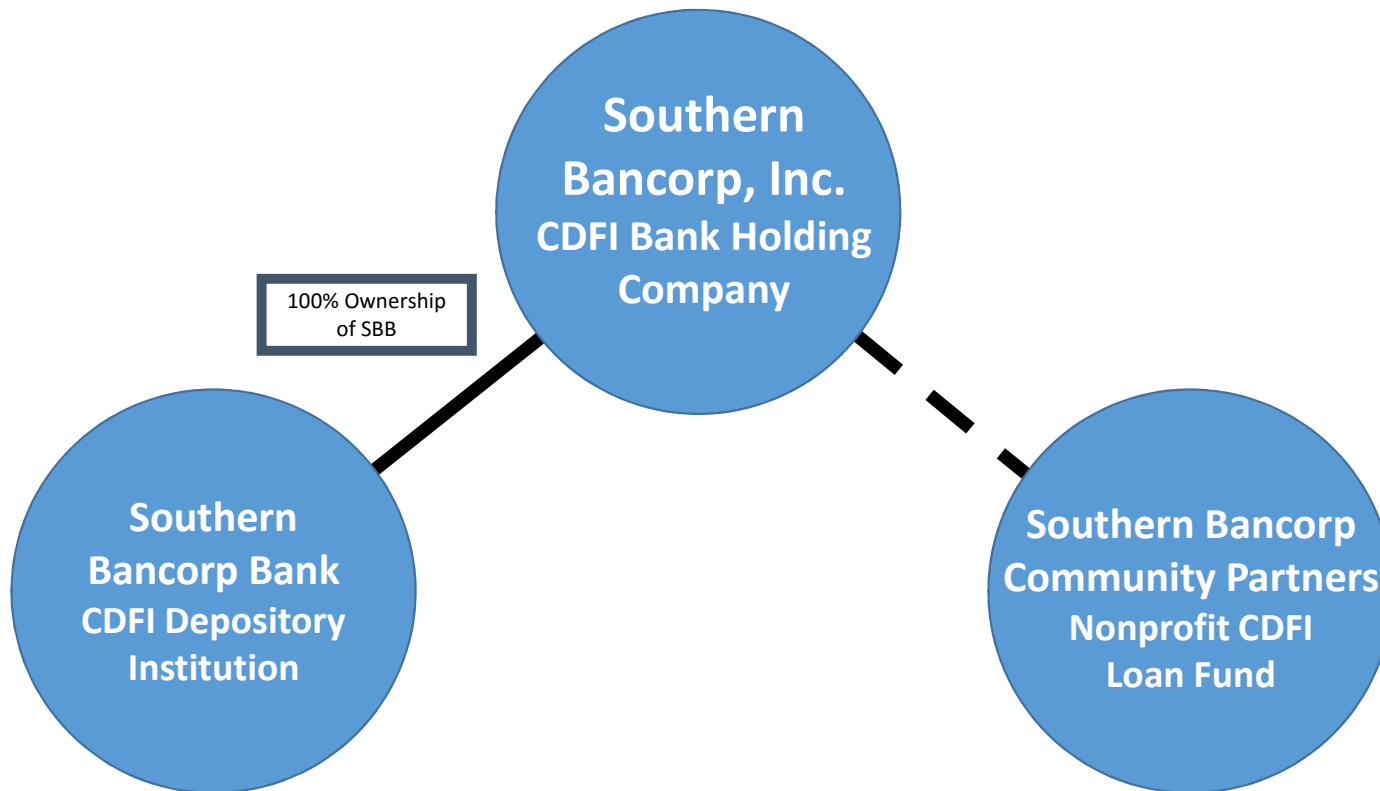
Proactively Investing in Technology

“Why banking is no longer somewhere you go, but something you do.”
- Brett King, Bank 3.0

- STI – core banking software company. Southern has an ownership interest in the company.
- Joint venture: STI & Southern – What will the bank of 2025 look like?
- Tracking our data

Company Culture

Structural Challenges

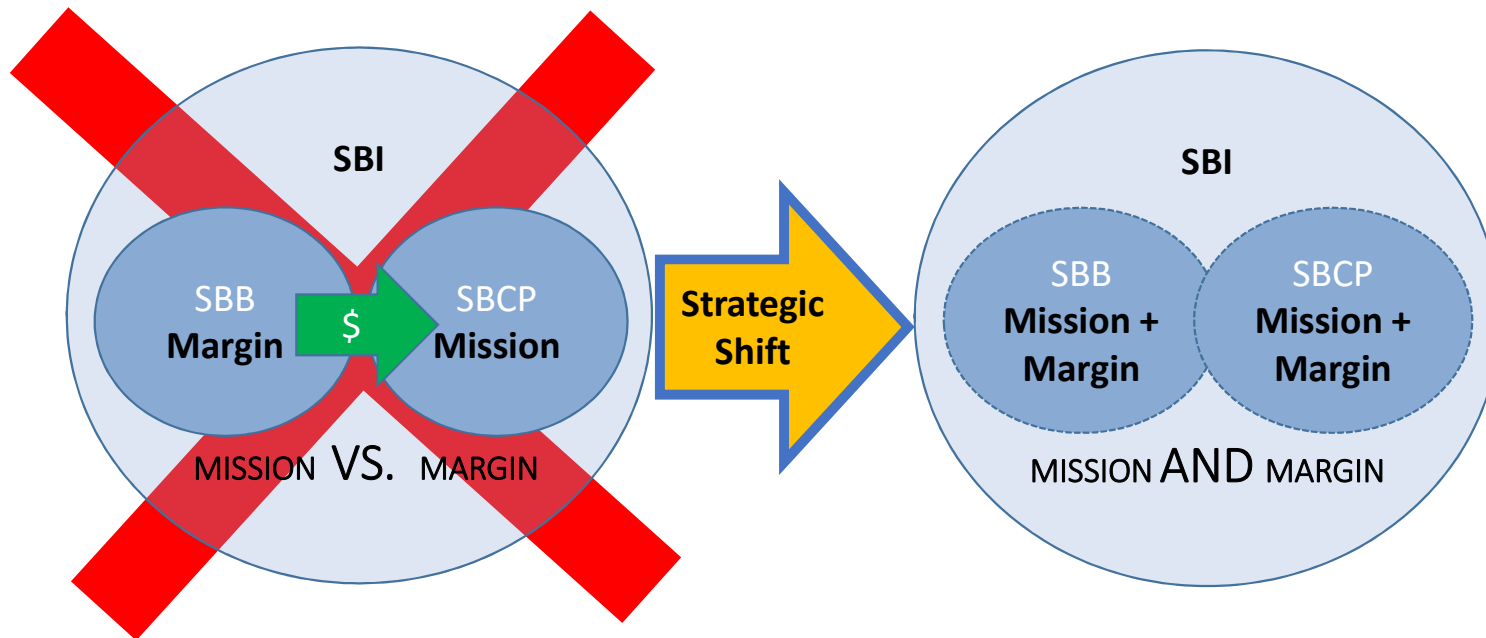


Growth Challenges

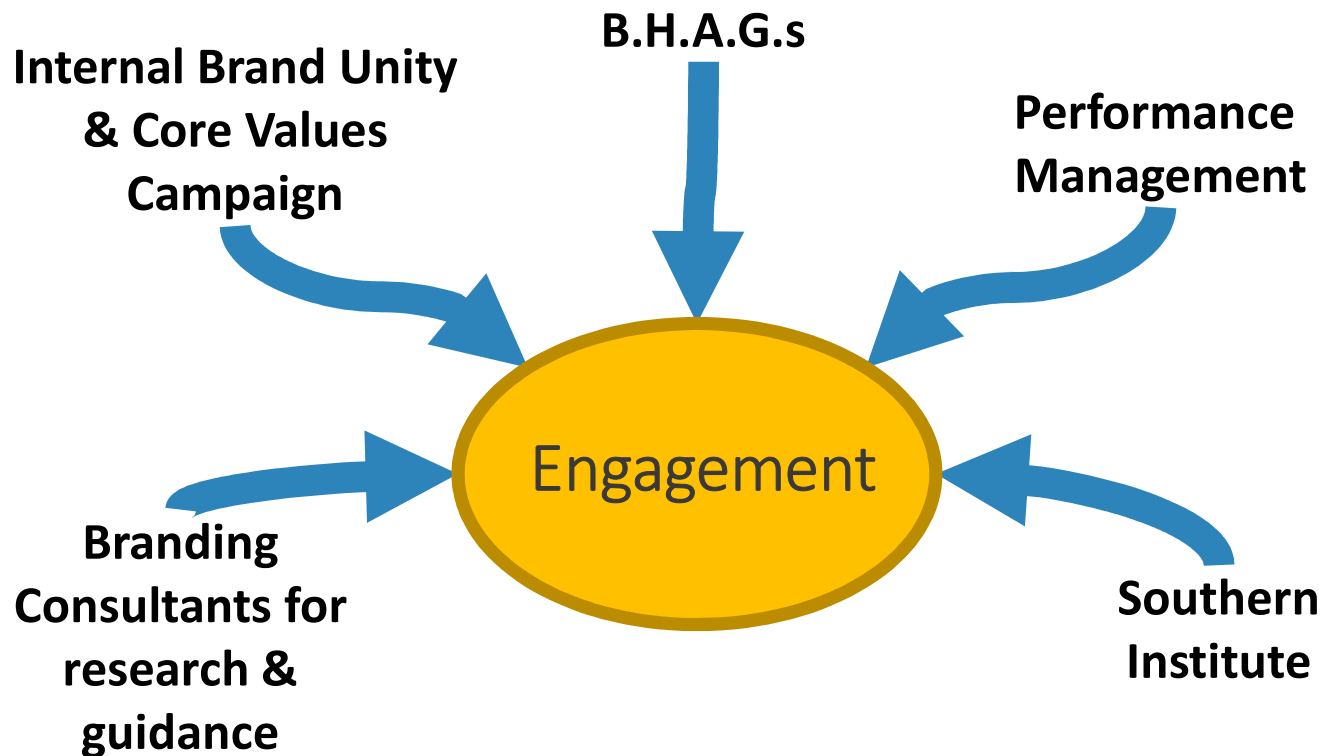


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MISSION vs. MARGIN



Engagement Strategies for cultivating “buy-in”



Telling Our Story

New Margin + Mission Website



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Vernetha Jackson,
first time homeowner.

[Learn Her Story](#)



Online Banking

Web Banking ID

Password

[SIGN IN](#)

[Forgot your password?](#)

[Enroll](#)

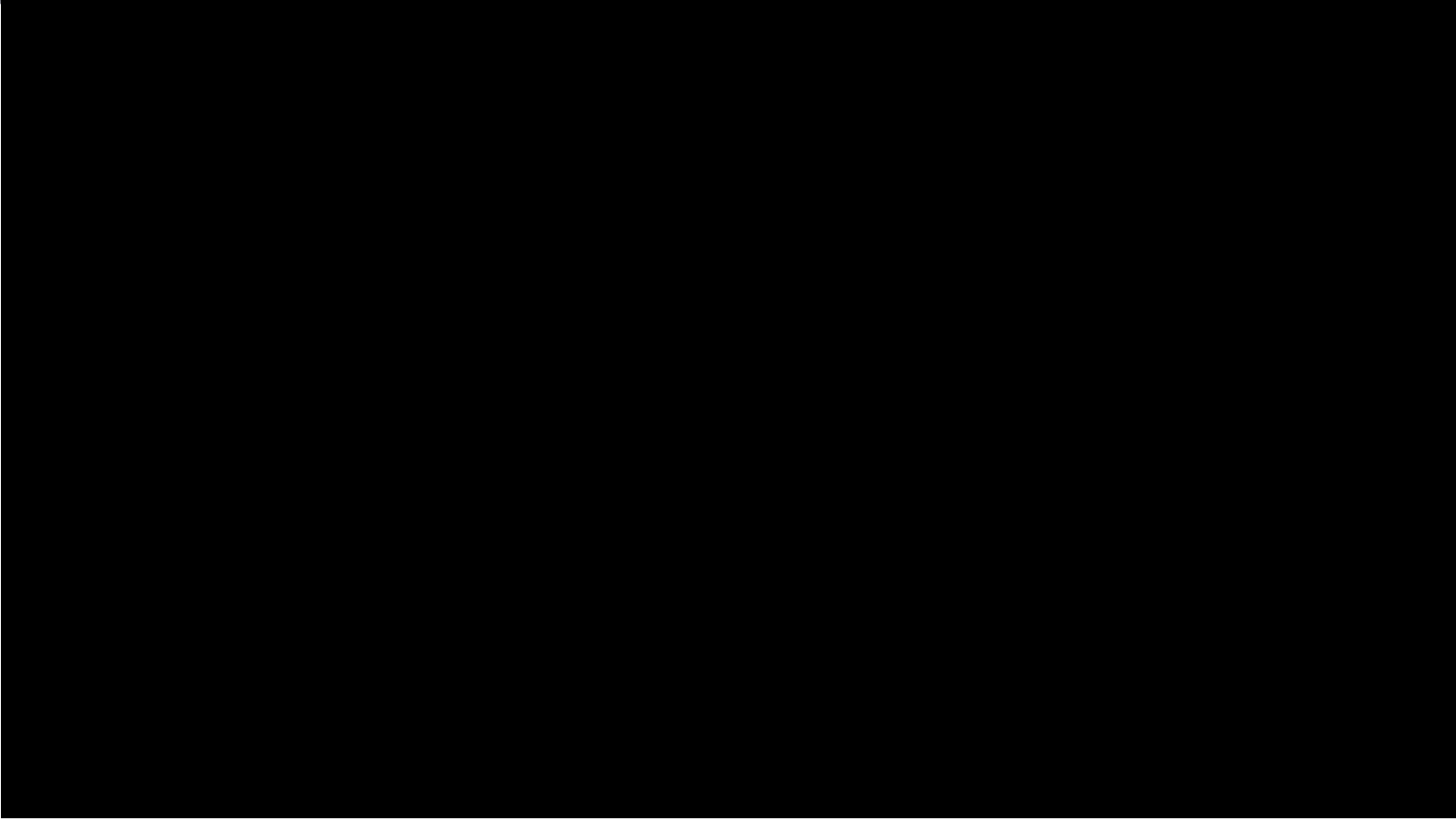


A bank on a mission...

to create economic opportunity for you and your community.



Telling Our Story





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