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## Banking didn't kill the radio star

*Joe Nesbitt, president of Central National Bank's Tower banking center, Waco*

**J**oe Nesbitt, president of Central National Bank's Tower banking center in Waco, never thought he would become a banker. He's spent nearly his entire life living in Waco and had other interests growing up.

Nesbitt is the youngest of three brothers. He played soccer year-round and attended Waco High School where he graduated in 1993.

Following his high school graduation, Nesbitt attended Baylor University where he studied one of his other first loves — radio, film and theater.

Nesbitt received his Bachelor of Arts degree from Baylor in 1998 but he also took business classes as electives because the subject always interested him. "Instead of taking racquetball as an elective, I took accounting," Nesbitt jokes.

He met his wife, Amanda, while at Baylor and wanted to stay in town while she finished school. "I needed a job of any kind to buy a ring for my wife," Nesbitt says. So with an undergraduate degree and some business education under his belt, Nesbitt took a job with Progressive Insurance in Waco.

Nesbitt's father is the CEO of Central National Bank, Waco, but Nesbitt never imagined banking would be his career. "It wasn't something I was groomed for," he explains. "I didn't work at the bank in high school and I had other jobs; it was always just something my dad did."



Nesbitt surrounded by his children Joe Jr., Claudia and Lila.



Nesbitt and his brothers meet up at every Waco High School football game to call the game for a local radio station.

However, after discussions with his father and being drawn to the depth of relationships between banker and customer, Nesbitt made the jump to working for Central National Bank after seven years of selling insurance.

### Banking in Waco

Nesbitt started with Central National Bank in February 2003 as a loan officer. He's been the president of their Tower banking center for three years now.

Nesbitt explains that the bank doesn't use the term branch but rather they operate individual banking centers where the presidents of each location make their own decisions without much outside interference — they call the shots.

"The philosophy here is we don't use the words sell or sales; we're building relationships," Nesbitt says. "We think that banking is something very private for people." He says Central National Bank offers all kinds of products to customers when they want them, but the bank isn't going to try to cross sell a customer while they're speaking with a personal banker for example.

Central National Bank has two locations in Waco, one in Temple and one in Austin. Most of their business is commercial; only 2 percent of their business is consumer lending.

Nesbitt says the biggest challenges his bank faces are compliance changes and competition in Waco. "Ever-increasing compliance changes are probably good for the consumer but they

are expensive,” he says. He also says there are a lot of local, independent banks in Waco so competition is high.

### Scratching the acting and radio itch

Central National Bank produced a video a couple years ago featuring Nesbitt to alert their customers that the bank would be closed on Columbus Day.

“It got a lot of play,” Nesbitt says. “Our customers must have thought it was even funnier than we did.” The video idea came from the bank’s director of marketing, Bryan Fonville, saying they needed a social media presence. Nesbitt and Fonville occasionally go out to lunch to brainstorm ideas for videos and Nesbitt says it’s a great way for him to get back to his film roots from college.

“They serve a purpose, our customers seem to think they’re funny and we have a lot of fun making them,” Nesbitt says, explaining the reasoning behind the videos.

He’s not joking about the popularity of the videos — the bank’s video from last year that told customers about a closing on Presidents’ Day has nearly 17,000 views on YouTube. Search “What bankers really think about Presidents’ Day” on YouTube to see for yourself.

Nesbitt gets to flex his radio chops when he calls Waco High School football games with his two brothers for a local radio station.

All of the Nesbitt brothers attended Waco High and they used to follow the games by listening to the radio broadcast. But at one point, the school and local radio station stopped broadcasting the games.

So the brothers approached Waco ISD to bring the broadcast back but on one condition — they wanted to do the color commentary and play-by-play themselves. “They looked at us like we were crazy but they said yes,” Nesbitt says.

Bill, Tom and Joe Nesbitt have been calling Waco High football games for three years now.

### Life outside of banking

Nesbitt started a mentoring program with the Greater Waco Chamber



Nesbitt prepares to dump a bucket of ice on himself as part of Central National Bank’s Columbus Day video.

#### Who is your hero?

Will Ferrell

#### What is your favorite book?

“Unbroken”

#### What is your favorite movie?

“Cool Hand Luke”

#### Who is your favorite president?

Abraham Lincoln

#### What is your favorite sports team?

Baylor Bears ... of course!

#### What is your favorite quote?

“I dream of a better tomorrow, where chickens can cross the road and not be questioned about their motives.”



Joe Nesbitt Jr., Tom Nesbitt, Derrick Johnson of Waco High, the University of Texas and the Kansas City Chiefs fame, Bill Nesbitt and Joe Nesbitt all in attendance for a Waco High football game.

called Leadership Education and Development (LEAD). LEAD pairs Waco Independent School District, Rapoport Academy, Harmony Science Academy and University High School students with business leaders to foster mentoring relationships that educate and expose students to various business fields.

“Part of the theory was some students who are going to school right now want to be a lawyer but they have no idea that you have to go to law school first and what that takes,” Nesbitt says. “I think it’s that exposure the mentors give the mentees

— they pick them up from school and take them on tour of businesses all over the community.”

Nesbitt says more than 100 businesses in Waco participate and give tours to students weekly. He says this year LEAD consists of roughly 60 mentors and 150 students.

Nesbitt and his wife, Amanda, have been married since 1998. Amanda works as a realtor in Waco. They have three children — Claudia, 11, Joe Jr., 8, and Lila, 6.

Going hunting and fishing with his kids are some of Nesbitt’s favorite hobbies and he plays golf occasionally. ♦