



Meet the Leader, Linda Confer, Assistant Vice President Bank Manager, Elmira Savings Bank

Describe Your Business

Elmira Savings Bank has been proudly celebrating 150 years of serving our local communities throughout 2019. Elmira Savings Bank is headquartered in Elmira, NY and conducts business through thirteen full-service offices located throughout Cayuga, Chemung, Schuyler, Steuben, and Tompkins Counties, and a limited service office in Broome County. The Bank is engaged in providing deposit accounts and loans to consumers and businesses throughout the areas we serve. Our deposit accounts fit a variety of needs – with checking accounts available for day-to-day spending and expenses; savings accounts to build financial stability; and certificates of deposit (CDs) and individual retirement accounts (IRAs) for long-term financial growth with competitive interest rates. Loans offered by the Bank include various mortgage options on one-to-four family residences; consumer loans for automobiles, boats, RVs and other general-purpose personal loans; and commercial loans used for real estate and general-purposes. The Bank's deposits are insured by the Federal Deposit Insurance Corporation (FDIC). The Bank is chartered by New York State and is a member of the Federal Home Loan Bank System.

Tell us your story:

I take a lot of pride in the fact that we know our customers as friends. We know about their hopes and dreams, their children, their grandchildren, and their network of friends. We care and work hard to create a **community** of customers and I think that's what sets us apart from other banking industries. I was raised in the small town of Dundee. I am from a large family (six sisters and two brothers) with everyone having their own unique personality. This helped me to appreciate diverse personalities from an early age. My biggest influences are my parents. They never really made a lot of money and retired on long-time career pensions which were just enough to get by. Yet, somehow, they paid off a mortgage, owned rental properties and saved money. They also gave back to others in their own way. As a large family, we lived life full of love, warmth and humor. If I can help our customers live that same kind of full life, irrespective of the money that they've got, while helping them save, then I think I've done my job. It's all about empathy. The job is not about us. It's about us doing the right thing for the customer. In order to be empathetic, you have to be a good listener and be compassionate. You *do* have to have the necessary training to understand how to find the solution, but it all starts with empathy.

What has helped you succeed and gain experience?

There are many keys to success. For me, it was having some very special mentors early in my career who took me under their wing. That mentorship gave me the foundation to be a compassionate leader, and the desire to coach others to be successful as well. It's so important to inspire each other and learn from each other, keeping in mind that the people you're coaching may have greater or different ideas to accomplish the same task. It's about changes for the good of you and/or the ones you're coaching.

What inspires you?

My first inspiration was my father. When I was very young, I would always encounter my father doing random acts of kindness for family, friends and strangers who later became friends. If you stopped in my father's garage and you needed something repaired, he would figure out a way. He did this without any expectations other than kindness. This is why it uplifts me to volunteer and be a part of the community I live in, and to give back. A few other wonderful inspirations are my son and bonus children. During a rough patch with a breast cancer diagnosis, they gave me the inspiration to fight while being at peace with the current situation at hand. Do you know the saying that you have to have something to fight for? My perspective is that: whatever situations we are in, we should be content, but that should not prevent us from being motivated to pursue a better life.

What keeps you up at night? What are your challenges?

I've learned this lesson the hard way over the past few years. There was a time when my mind raced every single night, and I could not sleep. It started as excitement, but at other times it was worry as well. For example, I would think: did I do everything I could today for my staff, customers, and the ones I love? Did I do enough? The big question I would ask myself was: am I going to stay healthy? However, at those moments, there was nothing I could do to change it. Instead of thinking about it until 2am, it was better for me to sleep and deal with challenges in the morning. If there were challenges, I always approached them with a positive outlook!

What is your favorite local activity?

It's so hard to choose just one. We have so much beauty here. We have the lakes, music, wineries, breweries, restaurants, and auto racing all right here in the Finger Lakes. I enjoy them all and making memories along the way. If I would have to choose, I would say auto racing. I love the classics, the sound of fast cars and the smell of burning rubber, as it takes me back to my childhood, it reminds me of my father always pattering in his garage when I was young.

Is there anything else we should know about you?

I am thankful that I am able to live in a small community and work for a local business while my husband Jeff owns and operates our family business, Jeff's On-Site Services. Our son Cayden has had the opportunity to learn and work side by side with his father, and we have been fortunate to have the help of family members and longtime friends supporting the business. I have made many acquaintances and long-lasting friendships in this tight community. My career, volunteering, and memberships have put me in so many different circles, it's truly rewarding. There is a support in small communities that you will never know unless you live in one. I love my family, friends, making new friends, and laughing. It is my philosophy to be the type of person you want to meet and most importantly be kind...You just never know what God has in store for you!

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