

INTERNSHIP CAPSTONE | SUMMER 2026

What I Learned About Banking, Business, and Leadership

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Before vs Now

BEFORE THE INTERNSHIP

Banking looked like transactions, teller lines, and numbers on a screen.

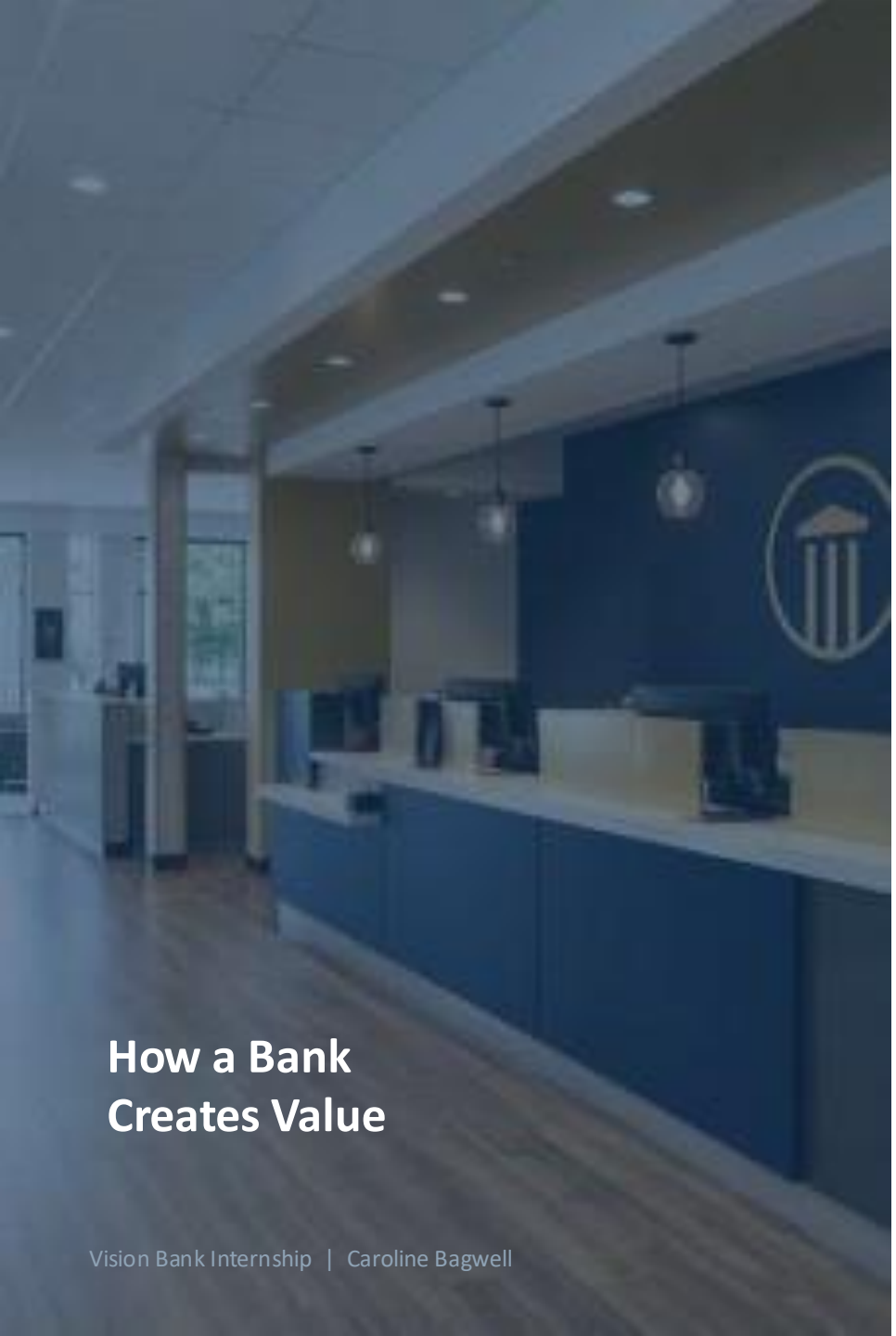
AFTER THE INTERNSHIP

It runs on relationships, strategy, and communication. Every account is a partnership, and lending, retail, marketing, and operations all depend on each other.



TAKEAWAY

Banking is a relationship business; the numbers follow the trust.



How a Bank Creates Value

Protects	Safeguards deposits so customers and businesses can plan with confidence.
Lends	Turns those deposits into loans that fund payrolls, expansion, and homes.
Advises	Offers expertise in cash flow, fraud prevention, and treasury guidance.
Reinvests	Puts money back locally, so bank growth and community growth move together.

TAKEAWAY

Deposits become local investment: the bank grows when the community does.

What Makes a Business Successful

Five habits that show up in every business that lasts, and where I saw each one at Vision

01

Adaptability

Conditions change constantly; lasting businesses adjust early.

RETAIL

Staff absorbed new products without dropping service.

02

Managing money

Disciplined cash flow and expense control keep good ideas funded.

LENDING

Cash flow, not collateral, decides the credit call.

03

Consistent delivery

Products and service that show up the same way every time build trust.

OPERATIONS

Every transaction fast, accurate, and compliant.

04

Strong teams

People who are developed and aligned outperform any leader alone.

LEADERSHIP

Leaders over-communicated and gave credit outward.

05

Knowing customers

Real understanding of the customer drives what to build and how to serve.

BUSINESS BANKING

Research started with what owners said they needed.

THE CYCLE UNDERNEATH ALL FIVE

A business creates value for customers, generates revenue from that value, manages its expenses and risk, and earns enough to keep serving those customers tomorrow.

TAKEAWAY

Value, revenue, discipline, and the ability to do it again tomorrow.

Growth • Risk • Profitability

GROWTH

Creates opportunity: new customers, new markets, new products.

RISK

Sets the guardrails that keep growth sustainable and deposits safe.

PROFITABILITY

Funds the banks services , training, and better customer experience.

The three must move together

Chasing growth alone builds a weak loan book; cutting risk to zero means no lending at all.

How credit decisions really get made

1. Cash flow comes first: can the business repay from normal operations?
2. Collateral is the backup plan, never the reason to approve a loan.
3. Character and track record often decide the close calls.
4. Structure - term, rate, covenants - should match the business cycle.

TAKEAWAY
Approve on cash flow and character; structure the loan to fit the business.



| RETAIL BANKING

Where the bank's reputation is made

Frontline teams shape the customer's first and lasting impression.

Every interaction balances speed, accuracy, compliance, and risk.

Small moments of attention turn one account into a full relationship.

Trust is earned daily, and referrals follow it.

TAKEAWAY

The frontline is where reputation is earned, one interaction at a time.

Major Projects

Business Banking Redesign

Researched competitors and customer needs to inform a live product decision.

Conference Room Upgrade

Improved the space used for client and board meetings.

ECU Faculty Luncheon

Supported an event that built community and university ties.

Reporting & Planning

Built reports on public funds, NSF waived fees, customer runoff, agenda notes, and lobby plans leaders used directly.

The Summer at a Glance

A rotation built to show how one bank actually fits together

EARLY SUMMER

Onboarding & Reports

Ran competitor and customer research feeding a live product redesign.

MID SUMMER

Commercial Lending

Sat in on credit conversations and saw how cash flow, collateral, and character shape a decision.

LATE SUMMER

Retail Banking

Learned the frontline: teller operations, account opening, and how service standards are set.

FINAL WEEKS

Strategy & Delivery

Finalized specialty reports, lobby plans, and oversaw events that supported both the bank and community.

TAKEAWAY

Each rotation added a piece: service, credit, product, and delivery.

Internship by the Numbers

What the product research covered, and what it produced

8

Institutions benchmarked

Vision measured against seven regional banks and credit unions.

6

Product lines compared

Checking, treasury, savings, money market, CDs, and digital.

24

Fund capabilities

Scored line by line against four peer banks.

8

Opportunities identified

Each paired with a specific recommendation for leadership.

SCALE OF THE WORK

Findings fed a live business banking product decision and a public funds capability review.

TAKEAWAY

Breadth across eight institutions, depth on one live product decision.



Leadership Lessons

What great leaders actually do

Anticipate

They see problems coming instead of reacting to them.

Communicate

They over-communicate so departments stay aligned on one goal.

Develop people

They give credit outward and take responsibility inward.

Balance

They hold people, customers, risk, and results at once.

Leaders anticipate, communicate, and develop the people around them.

Train employees before the product launch, not after.

Confidence

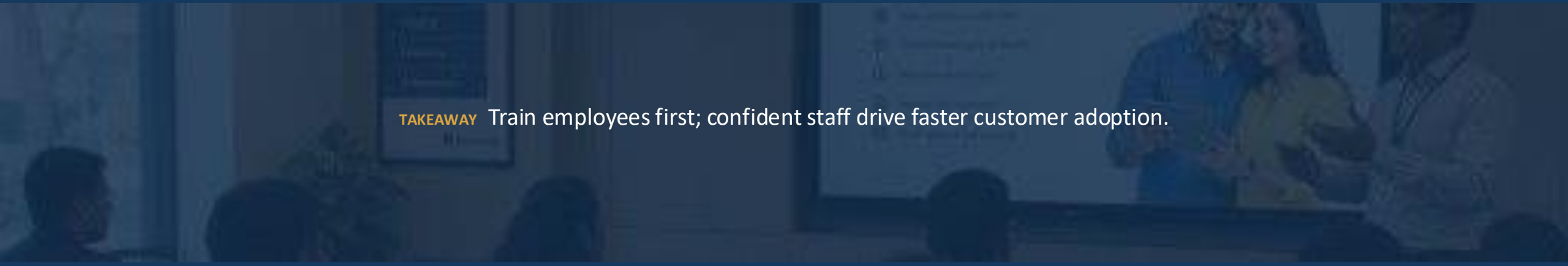
Staff who understand a product explain it with conviction.

Adoption

That confidence drives faster customer uptake at launch.

Fewer issues

One-page guides, FAQs, and practice sessions cut service problems.



TAKEAWAY Train employees first; confident staff drive faster customer adoption.

What I Learned About Myself

01

Curious

I enjoy research and problem solving, especially digging into the why. I am quite adept at finding inconsistencies within data.

02

Adaptable

I pick up new systems and processes quickly and enjoy the learning.

03

Team-driven

Helping others succeed motivates me more than working alone.



TAKEAWAY

I do my best work where research, adaptability, and people intersect.

From public relations to banking

WHERE I STARTED

Public relations: communication, research, and storytelling.

WHAT CHANGED

A summer inside lending, retail, and business banking.

WHERE I'M INTERESTED

Banking rewards the combination of service, data and relationships, which fits directly into my studies and how I work.

TAKEAWAY

Banking is where communication strengths meet business impact.

Thank You

Questions and discussion

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