

# Breakout VI: Unconventional Strategies for Dramatic Organic Growth

#AOBA23

**James Capolongo**

*Live Oak Bank*

**Burt Hicks**

*Encore Bank*

**Jay Tuli**

*Leader Bank*

*Moderated by:*

**Nathan Baumeister**

*ZSuite Technologies, Inc.*



# **Unconventional Strategies for Dramatic Organic Growth**

Acquire or Be Acquired 2023



**Nathan Baumeister**  
CEO & Co-founder, ZSuite Tech



[zsuitetech.com](https://zsuitetech.com)

**Founded:**  
**2019**

**# Bank  
Partners:**  
45+

**Series A Investors:**  
S3, BankTech Ventures,  
ICBA, JAM Fintop

**Focus:** Providing digital three-party deposit tools to commercial banking teams

In 2019 Nathan decided it was time to put his experience to work at a spin-out startup. Under his leadership ZSuite has seen a steady doubling in growth and secured Series A funding in July of 2022.

AFT Board Member  
Host of the Builder, Banker, Hacker, Chief podcast



**Jay Tuli**  
President, Leader Bank



[leaderbank.com](http://leaderbank.com)

**Founded:**  
**2002**

**# of branches:**  
**6**

**Assets:**  
**\$4B**

**Focus:** property, law firms, IOLTA

After cutting his teeth at a big-league bank, Jay decided to join the Leader Bank dugout as general manager. Under his thoughtful coaching, Leader Bank has grown tremendously.

**Successful Strategies:**

Acqui-hiring  
Small experiments



**Burt Hicks**  
President & Chief Strategy and  
Growth Officer, Encore Bank



[bankencore.com](http://bankencore.com)

**Founded:**  
**1997**

**# of branches:**  
**14**

**Assets:**  
**\$3.4B**

**Focus:** law firms

Burt coaches a de novo team looking to turn the conventional bank growth strategy on its head.

**Successful Strategies:**

- Market selection with network buy-in
- Market Presidents as fundraising leader
- Partner Vendor selection
- Tech stack Innovation



**James Capolongo**  
EVP, Head of Deposits & Payments,  
Live Oak Bank



[liveoakbank.com](http://liveoakbank.com)

**Founded:**  
**2008**

**# of branches:**  
**1**

**Assets:**  
**\$7B**

**Focus:** veterinarians, SMBs

With a head for numbers, James has transformed his team's W/L record by running a data-driven game and creating opportunities on and off the field.

**Successful Strategies:**

Vertical focus – niches bring riches  
Adding deposits to fund loan growth



Play  
Ball!