



CORE VALUES OF
HAPPY STATE BANK & TRUST CO.

HAPPY STATE BANK MISSION STATEMENT

Work hard, have fun, make money while providing outstanding service and following the Golden Rule.

NON-NEGOTIABLE

... - Go the extra mile, bend over backwards, give 100% - Always greet customers with a smile - Always call people by their name (the sweetest sound in anyone's ear is the sound of their own name) - Treat every customer as if they had \$1 Million in the bank (we may differentiate on the rates we pay or charge, but should differentiate our service) - empower our co-owners to make decisions - let the customer leave without a smile on their face - do what is best for the customer, and it should be profitable for the bank - we believe that individual customer - Great customer service - Create a sense of competition - we like co-owner heart - Create a HAPPY EXPERIENCE

**THE STORY OF
HAPPY STATE BANK
& THE POWER
OF ACCOUNTABILITY**

**BY SAM SILVERSTEIN
FOREWORD BY J. PAT HICKMAN**

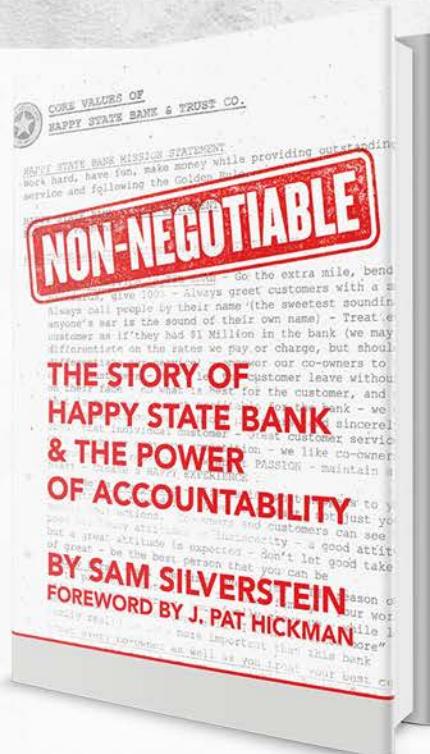
Define your
non-negotiables
and cut out the
costly distraction
of indecision.

Non-Negotiable
Sam Silverstein

press kit



Book Summary



Non-Negotiable is all about understanding what you believe, what you can control, what your mission is, valuing people, and ultimately taking your convictions to the level of **Non-Negotiable**.

Synopsis

In his latest book, *Non-negotiable*, Sam Silverstein, champion of accountability, presents the colorful story of J. Pat Hickman and his notorious success growing the small-town Happy State Bank into thirty-five locations and \$2.5 billion plus in assets. In Hickman, Silverstein offers an outstanding example of the value of living a life of accountability.

Welcome to Happy State Bank where Pat's people-based culture creates a rare atmosphere of positivity and respect by doing business according to a specific set of non-negotiables. Silverstein describes him as "a man with a purpose" and his personality, surrounded by an aura of influence and attraction, can be felt coming off the pages.

Read *Non-Negotiable* to...

- Understand and know what you believe as an individual and an organization
- Learn how to make decisions around your core values and beliefs
- Create an organizational culture where everyone is inspired to be accountable

Product Information

Title: Non-Negotiable: The Story of Happy State Bank & The Power of Accountability

Author: Sam Silverstein

Publisher: Sound Wisdom

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Other Media Resources

samsilverstein.com

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Interview Resources

Endorsements & Reviews

"Whether you own and/or lead a small business, large conglomerate or anything in between, this terrific book will equip you with 20 core, non-negotiable principles that will help you build a committed, happy and empowered team of people. Your customers will love you, and a very consistently high bottom line will be the result. If I may suggest, buy a copy of this book for all the leaders and future leaders in your life."

- **Bob Burg**, coauthor of *The Go-Giver*

"Sam Silverstein has, once again, given us all a gift of his insight and wisdom wrapped in the reality of a true-life success story. *Non-Negotiable* will change your thoughts, ideas, and actions which will change your life."

- **Jim Stovall**, bestselling author, *The Ultimate Gift*

"This powerful message about the direct linkage between values and success should be practiced in every business."

- **Brian Tracy**, author, *The Power of Self-Confidence*

Author Profile

Sam Silverstein – Hometown: St. Louis, MO

Sam Silverstein has dedicated his life to helping companies create an organizational culture that prioritizes and inspires accountability. Through his work, Sam empowers organizations to develop what they believe in, clarify their mission, and understand what is in their control, and in so doing, Sam makes this a more accountable world. Mr. Silverstein is the author of several books including *No More Excuses* and *Making Accountable Decisions*. He speaks internationally, having worked with teams at companies, government agencies, communities, and organizations both big and small, including Kraft Foods, Pfizer, United States Air Force, and United Way. Sam is the Past President of the National Speakers Association.

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