



Striving to stay connected

Anita Werner, Vice President, Bank of the West, El Paso

"The women I have met have become my friends and my teachers. They have helped me to grow as a banker and as a person."

Since she first entered the banking world in the 1970s, Anita Werner has faced a unique set of challenges, both as a female banker and an El Paso banker. And, to top it all off, she is a proud Criminal. A Yuma High School Criminal, that is.

Though Werner spent most of her childhood in Loveland, Colo., she moved to Yuma, Ariz., as a freshman in high school. The mascot of the local high school, which held classes in the abandoned Yuma Territorial Prison back in the 1910s, is a Criminal, and Werner remains a proud Yuma High Criminal to this day.

"Yuma is one of those small towns where everyone knows each other," Werner said. "Everything is built on relationships. I think those small-town roots have had a profound effect on my focus as a banker: everything is built on relationships."

While Werner was growing up, her mother had worked in banking in Colorado, Arizona and California, "so banking was something of a family tradition," Werner said.

Her first banking job was at The Arizona Bank, where she was hired as a high school senior to file checks. "That's not even something banks do anymore," Werner said. At the bank, when she would finish with her check filing duties, she would sit with a teller

to learn about that job as well. The teller had been trained years before by Werner's own mother, who had since left the bank. "She'd always tell me, 'Now this is the way your mama taught me,' whenever she showed me how to do something," Werner said.

Werner went on to earn an associate's degree in banking and finance from Arizona Western College in Yuma and, 20 years later and well into her banking career, earned a bachelor's degree in management from the University of Phoenix in 2003. "It's never too late to go back to school," Werner said. She then went on to earn a degree from the Graduate School of Banking at the University of Wisconsin-Madison in 2005.

Many hats

In 1998, Werner's husband, Elliott, transferred to El Paso for his job with U.S. Customs and Border Protection. Werner quit her job as a commercial lender in Yuma and started in El Paso with Norwest Bank as a sales coach and consultant. After only four months, she lost her job in a downsizing sweep. She went on to work for Chase for three years as the manager of five of their eight branches in El Paso, but found herself bogged down in the corporate setting. At that point, she set her sights on community banking, specifically on Bank of the West, the largest locally owned bank in El Paso.

"When they first hired me, they told me that they didn't know exactly what they would do with me, but they wanted me anyway," Werner said. "Now, going on 10 years later, you name it, I've done it, and I love it."

Werner wears many hats in her job at Bank of the West, which currently boasts \$867 million in assets and eight locations, with a ninth slated to open this summer. Werner spearheads the bank's CRA efforts, supervises the bank's customer relationship management program and, as a self-proclaimed computer geek, has managed the configuration and implementation of two bank software systems.

"That's what makes community banking fun," Werner said. "There are fewer people, but that means you get to do a lot of different things. Plus, there is a real focus on customer



Werner with the executive board of the Texas District of Financial Women International when she served as the district president.

service. Many of us here are former employees of big corporate banks. We're glad to be back in a place where you can care for the community, instead of caring about sales quotas."

The bank prides itself on its community service focus. In total, the bank's officers serve on 65 different nonprofit boards. Werner herself serves on the boards of the El Paso Symphony, Junior Achievement of the Desert Southwest, the YWCA's Consumer Credit Counseling Services, the Texas Bankers Foundation and Financial Women in Texas.

Financial women

In a largely male-dominated industry, Werner has also faced some unique challenges as a female banker.

"Female bank officers have to walk a fine line between being assertive and being overbearing," Werner said. "Women don't tend to promote ourselves the way we should, but when we do, society views us badly."

She adds that, with the exception of a few isolated events, she hasn't had to deal with blatant prejudice. She recalls one incident, years ago, when an irate customer demanded to see the branch manager. When Werner responded that she was the branch manager, the customer demanded to see "the male manager."

Even though the banking world is generally very open and accepting to women, Werner said, she has found that aligning herself with other female bankers has added a new layer of meaning to her career and her life.

"There is an immense value in women mentoring other women," Werner said. "The women I have met have become my friends and my teachers. They have helped me to grow as a banker and as a person."

A big small town

Though Werner actually lives about three miles inside New Mexico, she crosses the state line into El Paso nearly every day for work, shopping and church. She said that El Paso bankers also face a number of special challenges.

"First of all, El Paso is in the Mountain Time Zone, which is an



Anita and Elliott Werner enjoy a carriage ride through Central Park in New York City last May.

hour different from the rest of Texas," Werner said. "And we're out here in the desert; we're isolated from all the other large cities in Texas. In fact, we're closer to Phoenix and San Diego than we are to Dallas or Houston."

Still, Werner said, they are able to stay connected to the rest of the state, thanks to modern technology like conference calls and webinars.

Though El Paso is listed among the safest cities in the United States, Werner also said that their proximity to Ciudad Juárez, the Mexican border city just on the other side of the river, has also provided some challenges, especially as violence has grown in the past few years.

Also, like all border cities and most Texas cities, the El Paso economy is closely tied to the economy of Mexico. However, Werner said, El Paso's economy is also supported by a number of other factors, including the University of Texas at El Paso, the Texas Tech University Health Sciences Center and the Fort Bliss Army Post, that have helped them



Anita and Elliott Werner enjoy traveling in their Cessna 172, shown here tied down at the airport in Flagstaff, Ariz.



The Werners are proud owners of rescue Dobermans: shown from left are Beau, Taya (who passed away last spring) and Zetta.

fare better than many border towns in the past few years.

El Paso, which is listed as the sixth-largest city in Texas, has an estimated population over 800,000. "But El Paso still has a small-town feel," Werner said. "You get to know people really quickly."

Flying to family

Werner and her husband, Elliott, have been married 35 years. They are the loving owners of two rescue Dobermans, Zetta and Beau. They are active members of Ascension Lutheran Church, where they both sing in the church choir. They also love to dote on their 17 nieces and nephews and six great-nieces and nephews, most of whom they see quite regularly.

The Werners often return to Yuma to visit family in their private Cessna 172 with Elliott in the pilot's seat. They have also recently traveled to Colorado, Nebraska and Missouri in the plane. "We love flying in our Cessna," Werner said. "Compared to driving, it cuts the travel time in half. It's a good way to get around." ✈

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