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## **Credit Risk Ready Podcast**

Host Linda Keith CPA with Allison Shapira

### ***Higher Expectations in Virtual Meetings: Are You Ready?***

Hi, this is Linda Keith CPA with Credit Risk Ready, a podcast where we interview senior credit and lending professionals from community financial institutions across the United States, their regulators, and banking advisors to better understand and mitigate credit risk.

Today we're taking a bit of a detour from the numbers focus that often defines credit risk. We often talk about the relationship part of banking and credit and that relationship during the pandemic recession is happening more and more in virtual meetings. Never before, and possibly never again will your ability to share and sell yourself in a virtual meeting be such an important credit skill.

You may be prospecting a new customer or borrower. You may be presenting your loan recommendation to your manager or loan committee. Or, as a credit analyst, helping the loan officer understand your loan decision.

Allison Shapira is here with us today. She's going to help us understand the dynamics at play in virtual meetings to accomplish our communication objective while making the favorable impression that will further our personal and financial institution's goals.

Hey, Allison. Thank you so much for being with us.

**Allison Shapira:**

Great to be with you as well.

**Linda Keith:**

You know, it used to be our virtual meetings were just on the phone. Some of us that have been around for a while, we sort of got used to that. Now, these virtual meetings: they may be on the phone, they may be in video, but they are absolutely critical. I'm quite certain that most of our students didn't get any training at all in college, or even early in their career, on how to come across well virtually.

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So, can you just tee us off with what are the main pieces to that puzzle that allow you to be more effective, rather than less effective, in a virtual meeting?

### **Allison Shapira:**

You're so right, Linda. This has actually been a great equalizer for everyone in a professional space over the past year. As regardless of whether you're just starting out in your career or a senior leader, this idea of doing all of your work online has been new to so many of us. So, whether you're in your 20s, in your 60s, 70s, everyone was still figuring out where the mute button was or how to get their camera with the right angle. It's been really interesting to see everyone go through this challenge together.

A lot of the tips that we've seen are effective are around how we show up on camera in terms of our posture. What we have behind us. How we raise our camera lens to eye level. How we get comfortable speaking into a camera lens as opposed to looking down at the screen, because we're so used to seeing people's reactions. So, the way in which we build relationships, the micro-actions that we take to instinctively build relationships, we have to rebuild in this virtual setting. That's been a challenge for everyone this past year.

### **Linda Keith:**

You know, I remember recently... I don't remember why it happened, but my camera didn't work this particular day that I was doing a virtual meeting. It worked out fine. I had a relationship already. But what was odd was I noticed that I still kept looking into the camera the whole time we talked, even though I knew they could not see me. Because I had worked so hard to develop that skill of looking into the camera rather than looking at their picture on my screen.

### **Allison Shapira:**

That's right. that starts to become... Even right now we're talking over audio, I'm still looking at the camera lens. It has become such an ingrained skill. Which is important because it's something that once we get comfortable with that, we can relax and focus on the content and focus on our message. This challenge I've seen a lot of people face early on over the past year is because they were so uncomfortable in this virtual setting that lack of comfort came across in the way they were presenting their material. So, they appeared less confident in the material they were presenting. You can see how destructive that would be to the case you're trying to make.

### **Linda Keith:**

Well, I can imagine a credit analyst who's extremely good at the analysis piece, but their lack of confidence in the presentation piece. It's always been a challenge to present your loan decision to loan committee in person or virtually. But, boy, the virtually does add an element of challenge.

So, let's talk about what you might even do before the call. If this is a high-stakes kind of a call, which probably most of them are, but what can somebody do in advance to actually prepare?

### **Allison Shapira:**

There's a lot we can do in advance. In the training programs that I'm running, we're taking time away from our day-to-day meetings to stop and say, "OK, let's figure out a professional backdrop. What do I need to adjust in my background? What do I need to do with my sound? How can I ensure that I have a good-quality sound coming through, whether it's with air pods or an external microphone? Let's look at

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lighting. Is there light in front of me? Can I put the blinds down behind me?" All of these small things we do have a significant impact on how we come across.

A lot of people wait until two minutes before that high-stakes meeting starts to start thinking about this. When really what they should do is a day before, two days before, figure that out. Troubleshoot it. Jump on a Zoom or Webex call with a colleague, and make sure you've adjusted all of this in advance. So that when you log in for that high-stakes presentation or meeting, you know everything around you is under control. Perhaps you plug into your Ethernet connection instead of using Wi-Fi, so you know that you're not going to freeze when you're presenting. Then you can relax and focus on the content. That makes you appear a lot more confident.

### **Linda Keith:**

Well, I know, Allison, that you work directly with banks and speak at banking associations on these topics. Is it on your website? Or where do you recommend people go for some information on this? Because I know it's all over YouTube and you can find all kinds of things. But how do you actually find the right information to help you get this set up done?

### **Allison Shapira:**

There's a lot of information. I've even released newer and newer videos on YouTube as I've made more adjustments to my own setup. On my own YouTube page under my name, Allison Shapira, I actually have a very easy video to watch with five tips to prepare for your next virtual meeting or presentation. It talks about lighting. It talks about background.

So, the idea is you could watch that video, perhaps watch it with somebody else, and then spend some time with each other giving each other feedback or critique on what you can adjust in your virtual setup so that it's ready to go. Once you adjust for it, again, you can not think about it as much and simply focus on the content, on the relationships, on the people that you're going to be speaking to.

### **Linda Keith:**

Fantastic. We do have the link to that YouTube channel and that specific YouTube in the show notes, so you'll be able to go there. I really like the idea, Allison, of teaming up with one of your colleagues, watching it together, and then doing some virtual meetings with just each other to kind of critique. Just, "The lighting doesn't look right," or "Can you try this?"

I even bought a new light recently. I could adjust between cooler and hotter, and brighter and less. I needed to have a virtual meeting with my team just to play around with that and see which of those adjustments seem to look the best. There is even, you know... It can smooth your face or not. Frankly, I don't need it too smooth 'cause then people won't actually realize how wise and amazing I am. I've got a lot of years on. I've earned every one of those wrinkles. I tell you, Allison, this is not my first, second, third, fourth or fifth recession. So, I don't want to look too smooth. I want to look like me. But I don't mind looking a little better than me.

It did take some work with somebody else to play around with that to get that squared away. As you pointed out, at this point, I now don't worry about it at all. I've dealt with it. I've got the set up the way I want it to go. So, now I can focus on the content, the plan, for that conversation.

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### **Allison Shapira:**

Right. The teaming element that you mentioned is a technique I've been teaching for 20 years. It doesn't have to be just about your virtual backdrop. It's also about, "Are you prepared for your presentation? Can you find a colleague and practice with that person? If you have to have a difficult conversation, can you practice with somebody?" Get some feedback. Try out language and see how it feels to you before you go into that high-stakes situation.

This idea of practicing with somebody else has been a core technique that I've recommended for years. It just so happens that right now, when we're all in this uncomfortable environment, we have a direct, immediate, and urgent need to do this so that we make sure that when we're presenting, we're not unintentionally sending a signal about our lack of preparedness or a lack of confidence. Even in the programs that I'm running... I was doing a training program for a financial institution, and the woman who brought me in said in the meeting after our session she could see from the video tiles who had taken my course and who hadn't. Because of how they showed up on camera. It's something that's not very challenging. It takes time, but it has immediate impact on how you come across, and on your ability to connect with people in an authentic way. Even in this virtual setting.

### **Linda Keith:**

All right. So, that is your environment, your lighting, your microphone. Getting that part squared away so that you can now focus on the actual pitch, the actual proposal, or the challenging conversation.

When I have a high-stakes conversation to have with, maybe its prospect, I find that if I exercise first... I'll go out for a walk, I'll drink my favorite tea, whatever it is What does what you do before you get it to this meeting, how does that impact the success of the meeting?

### **Allison Shapira:**

I am a huge fan of preparation and getting into the right mindset before a high-stakes meeting or presentation. It could be, to your point, getting exercised. Going for a walk. Finding a way to harness that nervous energy and turn it into excitement. If I don't have a lot of time, even doing pushups can get me into the right mindset before a presentation so I can give myself energy. Sometimes I need to calm myself down because I'm overwhelmed.

A lot of the financial service professionals I'm working with right now are working back-to-back-to-back hours of meetings where they're on Webex for 9 hours a day without break. They are fatigued. They're overworked. They're exhausted. For them, it could be about going out and getting some fresh air. It's also about taking five minutes to center themselves in between meetings.

### **Linda Keith:**

Right.

### **Allison Shapira:**

It's doing some breathing techniques. Turning off notifications. Stepping away from the computer.

The question I always let people ask themselves to refocus is, "Why you?" By "why you?" I mean: "Why do you care about your work? Why do you care about your audience? Why do you care about the impact that you have?" Because when you answer that question, you reconnect with your sense of purpose. On back-to-back Webex calls, we're losing our sense of purpose because we're so busy. We're

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in a pinball machine bouncing around. The “why you?” brings us back to that purpose, that mindfulness, that focus. So that when we log in for the next meeting, we show up as our best self. As opposed to showing up in a tired, overwhelmed state of mind, which then also impacts the relationships we have with others.

### **Linda Keith:**

You know what this reminds me of, Allison? When I was doing in-person training and even now when I do the virtual meetings... Within this tax return analysis virtual class that I teach, I have eight topics and they are weekly. Then I repeat them. You might think you said this over, and over, and over again. How can you get excited about it?

One of the things I've always done before I start is to remind myself this may be the hundredth time for me. It's the first time for that person. Same thing with this phone call. I may have been on seven calls today, but this is my first one with this person. This is their first one with me. For some reason, that helped me to shed the fatigue from all the rest of them and freshen up and get ready for, “What is my first conversation with that person today and my first opportunity to meet that person’s needs today?”

### **Allison Shapira:**

That's right, that's right. Especially when we're making a recommendation, when we're pitching an idea, when we're perhaps pitching ourselves as a candidate for a new role, we have to believe what we're saying first before we can persuade others.

### **Linda Keith:**

Right.

### **Allison Shapira:**

We have to be inspired ourselves before we can inspire others and so the “why you?” helps us validate why we believe what we're saying. Then we're in a much more powerful position to affect others.

### **Linda Keith:**

Right. So far, we've got making sure your environment is going to really support what you're doing so that you don't need to worry about it when you get there. We've talked about what you could do before the call, which includes reconnecting to your purpose, as well as taking care of your physical needs. I might add it might be a good idea not to do seven calls back-to-back if you have any ability to change that. Maybe these calls don't actually have to be a full 60 minutes. Maybe they could be 45. You could still get what you need accomplished and then actually have 15 minutes between to gather yourself, do your bio break. I tend to like tricep pushups on my office chair. That worked for me.

So, we've got those two pieces that go before. How about during this call? How do you get out of your own head and really get into their needs? Then go with the flow as the call unfolds?

### **Allison Shapira:**

It's so important during that call to know what you're going to need during that call. So first of all, if I'm giving a pitch or presentation, I want to make sure my notes are readily accessible during the meeting. I use digital notes, so those notes are pulled up on my screen. Not written word for word, but in large font and bullet-point style. They're right next to the camera lens. Which means when I'm presenting, I'm

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presenting directly into the camera lens, but then I can glance down at my notes, find my place, and then look back at the camera lens to keep going.

When we talk about persuading an audience to take action, I believe we have to look them in the eye when giving a recommendation. The way we do that is by looking into the camera lens in a virtual environment. Having our notes easily accessible nearby that we can refer to and then speak into the camera lens when giving our recommendations or making a pitch is incredibly important.

It's also important, especially in a virtual setting, to plan in more opportunities for questions or engagement. Because perhaps, in person, we could have come in with a 20-minute presentation and we knew, in person, how to read the room.

**Linda Keith:**

Right.

**Allison Shapira:**

We can read the quizzical expression on someone face, and we can pause and say, "Wait. Did you have a question on that? Is there something I can expand on?" In a virtual setting, we don't have that as much. We can present to a gallery view of faces in order to see people expressions, but the delay feedback loop that we have when we speak into the camera lens, pause, and breathe. Look down at people reactions. Those extra seconds are partially what's fatiguing us in this virtual environment, so we can't always plan for that in a presentation. I believe, now in a virtual setting, we need to be more intentional about planning in opportunities for questions and letting people know exactly how to ask questions.

**Linda Keith:**

Right.

**Allison Shapira:**

Do they jump in? Do they use the raise-hand feature? Asking open-ended questions, instead of saying, "You don't have any questions, do you?" But rather pausing and saying, "Let me stop here, because I know some of you have questions about this particular topic. What do you want to hear? What questions do you have?" Perhaps specifically calling people by name. If you sense that they might have some pushback to your recommendations, then you can specifically say, "Now, I know what some of you are thinking and, Stacy, I even know that this is an issue that you tend to have a different perspective on. So, let me pause here. Stacy, what do you think about what I've just recommended?" Then you're bringing potential objections into the presentation in a way that you can manage, which helps make your argument more persuasive.

**Linda Keith:**

Right. Right. I recently did a meeting with about seven people in the meeting, but it was a debrief of a very large training that we've done over 8 weeks. This is a former in-person training client of mine, so we're shifting them to online. We're doing a little bit of experimentation with some of the things that we're doing. We're totally prepared to make some shifts. Well, so we have this conversation, except that it was mostly me talking. I'm watching them as, you know, when I'm not looking right at the camera, and finally I just realized I didn't feel like I was understanding their body language enough. I did pause and actually went person by person and said, "So, Stacy, what are your thoughts?" That's one of my favorite open-ended questions. "What are your thoughts?" That way, I'm not telling them they do agree/don't

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agree. I'm just opening it up. There were some things said that I wouldn't have guessed if I had just gone by body language or whether they were nodding their head.

### **Allison Shapira:**

That's right. Especially when we're talking about the banking industry, this is a highly regulated industry where not everyone is allowed to use video.

### **Linda Keith:**

Right.

### **Allison Shapira:**

Not everyone is allowed to use the chat. The traditional methods that we have come to rely on in a virtual setting might be disabled in the meetings or presentations that you're giving. A lot of the presentations or trainings that I'm doing are in settings where I can't say, "Turn your video on and let's feel like we're sitting around a table having a conversation."

Or I know it's going to take time for them to use the raise-hand feature to ask a question. Instead, what I'll do, to your point, Linda, I'll go participant by participant. I'll cold call them. Because I know that they're listening, and they're focused, and present. I simply know the regulatory constraints prevent us from making it as naturally as engaging as I'd like it to be. I have to compensate through other, more directive means.

### **Linda Keith:**

Well, there are sometimes, maybe with an internal meeting, it might be different. But historically I've been able to, with permission, record a phone conversation, record something, so I can be sure I got all the pieces to the puzzle there. But more and more, no recording. If it's a bank, they don't want a recorded meeting. There's another tool that used to be in the toolbox that frequently is just not available. To your point, you need to be able to take your own notes from this conversation, because you aren't going to be able to record it or capture it in some other way.

That actually brings us to another point. Maybe this is the last one in this particular one. We're talking about pitching your ideas, your proposal, yourself, virtually. In the follow-up, one of the things that I think is very helpful, and certainly in the lending and credit realm, is when you think you're done, I believe you need to send out probably an email, or it could be an actual written letter, summarizing the meeting and what you took away from it. That's another opportunity then to say, "This is what I heard and listened to. I think this is what we've decided. Please reply and let me know do I have that down? Have I missed something?" It gives everybody another opportunity, especially if they're not one that is comfortable with the virtual thing themselves, to weigh in. It gives you the chance to be sure that what you took away from that meeting is in fact what was just decided.

### **Allison Shapira:**

Absolutely. Especially because we're jumping from one meeting to the next. We're logging off with 30 seconds to go before the next meeting. That doesn't give everyone on that meeting time to write down their next steps. To write down their action items. So, it's you who is leading the meeting, or the facilitator of the meeting, or the person with the vested interest in action being taken. It's up to you to be specific about what your call to action is and those next steps are. Then sending them out to people provides a tangible, unavoidable reminder, perhaps with everyone in the two, in terms of where we go

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from here. They can respond. Then if you're running over in the meeting, you can invite people to respond by email as opposed to taking extra time in the meeting to hear everyone's voice when there isn't time.

### **Linda Keith:**

Let's assume for a moment that some of the times our listeners are not the one running the meeting. They're the one attending. If you who wasn't running the meeting will follow up with an email to the person who was with additional suggestion, what you understood, what your next steps are, I believe that actually will be really positive for your career. It will identify you as someone who does follow up, follow through, and gets clarity on what their next steps are.

### **Allison Shapira:**

Absolutely. I could not agree with you more. It is an excellent way for you to distinguish yourself and position yourself for a future leadership role because it shows you're taking active responsibility for the outcome of that meeting. That's leadership.

### **Linda Keith:**

That is leadership and you're identifying yourself. You're raising your hand and saying, "I'm one of the future leaders at this financial institution."

Well, Alison, we've talked about the environment, how to set everything up. We've talked about what to do beforehand, whether that is exercise, or getting in tune with your purpose, or maybe even having enough time between meetings that you can do some kind of physical something. We've talked about during the meeting, how to engage everyone and then get their feedback, as well. We've also talked about what to do after the meeting.

So, I appreciate, Allison, your help with this, because this is where people are going to make a difference for themselves in their career. This is where they're going to put their best foot forward for themselves with their prospects and borrowers. When you do, you are going to put your best foot forward for your financial institution.

Allison, thank you so much.

### **Allison Shapira:**

What a pleasure. Thank you, Linda.

### **Linda Keith:**

Thanks for joining us on the Credit Risk Ready podcast. Subscribe, comment, or share on social media to stay connected and spread the word. Join me next time as we bring our bank, our customers, and our communities through the recession safe and sound.

Take care.



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### *Resources*

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- YouTube video:  
Five steps to prepare for virtual meetings and presentations  
<https://www.youtube.com/watch?v=x4oGAHYR0gU>
- Book:  
*Speak with Impact: How to Command the Room and Influence Others*  
[https://www.amazon.com/Speak-Impact-Command-Influence-Others/dp/0814439713/ref=sr\\_1\\_1?ie=UTF8&qid=1532037563&sr=8-1&keywords=allison+shapira](https://www.amazon.com/Speak-Impact-Command-Influence-Others/dp/0814439713/ref=sr_1_1?ie=UTF8&qid=1532037563&sr=8-1&keywords=allison+shapira)
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[www.allisonshapira.com](http://www.allisonshapira.com)
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### *About Allison Shapira*

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Allison Shapira is a former opera singer turned entrepreneur, keynote speaker, and expert in public speaking. She is the founder/CEO of Global Public Speaking LLC, a communication training firm and certified woman-owned small business that helps people speak clearly, concisely, and confidently both virtually and in person.

She teaches public speaking at the Harvard Kennedy School and has spent nearly 18 years developing leadership communication programs for Fortune 50 companies, government agencies, and non-profit organizations around the world.

She also travels around the world with the nonprofit Vital Voices Global Partnership teaching leadership communication to help women leaders grow their business, run for office, or launch a nonprofit.

Allison is a Certified Virtual Presenter and a Certified Speaking Professional (CSP). She holds a master's degree in public administration from the Harvard Kennedy School and is an internationally renowned singer/songwriter who uses music as a way to help others find their voice and their courage to speak.

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Allison is the author of *Speak with Impact: How to Command the Room and Influence Others* (HarperCollins Leadership), which was a Washington Post best seller. She has spoken at the FORTUNE Most Powerful Women Next Gen Summit, the Most Powerful Women in Banking LEAD Conference, and was a finalist for 2017 Woman Business Owner of the Year by the National Association of Women Business Owners, San Diego Chapter. She lives in Washington, DC.

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### *About Linda Keith*

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Linda Keith, CPA, draws on her 30-plus years of experience consulting with and training lending institutions; background in public accounting; 15-plus years as CFO of the family residential construction company; and experience as an examiner with the Washington State Auditor's Office and as adjunct faculty in Accounting Principles and Managerial Accounting to help lending and credit professionals say “yes” to good loans.

Of course, you know those are not consecutive years or she'd be over 100 by now!

Linda is known by her clients to be both practical and funny. In fact, there is a movement afoot to change the 'P' in CPA to stand for 'Playful'. The fact is people absorb ideas and learn better when they are having a little bit of fun. So, Linda brings the fun along with her practical knowledge and depth of understanding to provide credit analysis training and presentations that make a difference.

She is the founder of Lenders Online Training, a virtual classroom approach to improving tax return and financial statement analysis capabilities; the host of the Credit Risk Ready Podcast; and a consultant/trainer on credit risk to banks and credit unions across the country.

[www.LendersOnlineTraining.com](http://www.LendersOnlineTraining.com)

[www.LindaKeithCPA.com](http://www.LindaKeithCPA.com)

[www.CreditRiskReady.com](http://www.CreditRiskReady.com)

Online training on credit analysis

Resources for banking, *Ask Linda* blog

Podcast: Assessing, Managing and Mitigating Credit Risk and download of the *Credit Risk Readiness 2018 Study*