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Money Talks

The First National Bank in Sioux Falls is reengineering the conventional, services-first banking narrative.

Adam Cox, executive vice president and chief wealth management officer at The First National Bank in Sioux Falls (FNBSF) since 2016, insists the bank is not the hero of its story: People are. Instead of treating money like a math problem that requires solving, Cox and his team prioritize a culture of relationships and education.

“People everywhere are figuring out how finances fit into their lives, and we want them to realize they’re not alone,” he says. “We’re here to listen, guide, and emphasize client-oriented solutions.”

A South Dakota native with a background in trusts and investments, Cox suggests lifting the veil on past experiences and speaking openly about struggles with family, legacy, and community impact. “Unfortunately, all people see and hear about on social media are new cars, upgraded homes, and vacations,” he says. “They’re really concerned about money’s impact on their families. Whether it’s an abundance or lack, they worry about the long-term influences on future generations.”

Emotional Value

Rejecting transactional and fear-based advertising, FNBSF created the

Common Cents on the Prairie™ podcast to shatter the money taboo, open up conversations around the internal factors affecting money behaviors, and help educate community members on how to do more with their money—regardless of financial situation.

“What happens between our ears is the basis for what we learn,” Cox says. The program’s original content helps listeners do more with their money, no matter the amount. Alongside conversations about financial strategies and tactics, Cox and his team lead discussions around past emotional experiences that have shaped them.

“There is money-related content, but it’s so much more than that,” he says. “We’re having deeper conversations that go beyond numbers, probabilities, and scenarios.”

It took willing couples and guest speakers including Dr. John Delony, a bestselling author and Ramsey Solutions personality; Cameron Huddleston, an award-winning personal finance journalist and author of *Mom and Dad, We Need to Talk*; and author Bobbi Rebell, CFP®, to bring the program to life. With 25,000 downloads and *How We Money*—a book encompassing how couples talk about and manage wealth matters in their relationship—



on the way, Cox and his team feel they are onto something. Other programming includes faith and money discussions; a conversation with Jordan Grumet, M.D., author of *Taking Stock*, about dying regrets and how money isn’t one of them; and an upcoming live event.

Forever fond of the region’s great entrepreneurial, social, and community spirit, Cox feels client conversations have changed for the better as they talk about financial futures in more relatable ways.

“People do business with people, not institutions,” he concludes. “All we’re asking is for them to reflect on their lives, be vulnerable, and explain what they’re proud of most.”



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