



[TECHNOLOGY ADVOCACY]

Adopting—and adapting to—new technology

Technology projects like core conversions and AI initiatives need the stewardship of engaged and collaborative leaders to succeed. These 40 Under 40 honorees have been instrumental in leveling up the technical capabilities of their community banks. *By Mindy Charski*

Q: How do you handle hesitations stakeholders may have about implementing and using new technology?

Ashton Sandifer: By listening to everyone and being very empathetic. I don't think you should only discuss things with your executive management—I think the frontline staff needs to be just as much involved. The more you can keep them involved, I won't say it's easy, but I just think it works better.


Luke Reiter: When we talk about our annual budget, our growth initiatives, our strategic plan for the year and even for the next three to five years, where are we going and how will we achieve that? There are a couple ways, one of which is ramping up our staff and our production in the various areas to meet it, and the other is to try to leverage technology where we can. Tech becomes an easier sell when you can present it in that way and then also show a success [from an existing investment].

Q: Can you speak to the importance of balancing technology innovation with maintaining and growing relationships with customers?

Cody Appell: We have an older demographic that's used to banking "the old way." But then we've got new customers, and if we want to retain new customers, we have to be able to adapt. Going back to the "old guard," some of them use the mobile app. They love the mobile app, but they




Ashton Sandifer, 33
SVP, COO

 Bank of Anguilla
Anguilla, Mississippi

Ashton Sandifer helps bring modern banking tools to Bank of Anguilla's rural customers. As the community bank's information technology officer and information security officer, she oversaw the successful modernization of the bank's core transaction system and trained staff to provide improved accuracy and enhanced customer service.




Luke Reiter, 35
CFO

 Granite Bank
Cold Spring, Minnesota

By leading initiatives in digital modernization, internal infrastructure and financial systems, Luke Reiter helped strengthen the bank's growth in new markets. He developed critical internal functions for technology, compliance and quality control, replacing outsourced processes with in-house teams that are faster, clearer and easier to manage.



Cody Appell, 31
Vice president of IT and lending

 Anderson State Bank
Oneida, Illinois

Cody Appell believes community banks must embrace tools that enhance—not replace—the human connection. He led an initiative to modernize Anderson State Bank's technology infrastructure, including the core, lending and deposit platforms and cybersecurity protocols. Over the past three years, Appell has also helped grow the bank's loan portfolio by more than 67%.



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don't always remember their login. But they know they can call and they can specifically ask for me, and that's the personal touch.

Reiter: Technology cannot replace the human relationships—in fact, I think the majority of our customers would be banking with a large bank if they were more concerned and focused on having the most tech-savvy application to use. We find a lot of our customer base works with us because we have that personal touch. We get them; we know them.

Q: How are you approaching AI?

Ian Kilby: Last year, we put into place a [generative] AI policy at the bank so that we had some initial sort of guardrails in place for us to start exploring [Microsoft] Copilot. We established a Copilot testing group that was spearheaded by myself but had many different representatives of other areas in the bank—IT, lending, finance—so we could get a grasp of what it can do.



We've developed a few tools that have helped different areas of the bank. It's been more heavily on the compliance side, but also vendor management and some other due diligence. Now we're at a point where we've created agents and we're ready to roll out those agents bankwide. We want to start exploring beyond Copilot. We've seen some really amazing functionality from Claude, ChatGPT and [Google] Gemini.

Reiter: For us, the starting place was to develop our strategy around AI and develop a committee that can form around it so we can go about this as pragmatic as you can while also feeling somewhat rushed.



Ian Kilby, 38

EVP, risk and innovation director

 National Capital Bank
 Washington, District of Columbia

Ian Kilby founded and chairs National Capital Bank's innovation committee, which keeps the community bank up to date on the latest technology trends, evaluates vendors and identifies possible solutions to complex problems. He led the rollout of Microsoft Copilot across the bank and organized an AI workshop for bank leadership to explore practical use cases.

We have an enterprise ChatGPT account, [and] our employees need to complete training [and] acknowledge acceptable use specific to AI [before] they're allowed to have access ... Sometimes the best ideas come from your wire processor of how they can create some automation in their flow, or from a closer on the mortgage department side that says, "Hey, we frequently have these questions that come up. We can build a [chatbot] around it to answer that for the rest of the folks," and they spearhead that mission.



Alissa Sandholm, 37

VP Marketing

 Star Bank
 Maple Lake, Minnesota

Alissa Sandholm is committed to evolving Star Bank alongside the ever-changing financial landscape. She has established strategic marketing and digital initiatives that expand access to the bank's services, including platforms for customers to open accounts and apply for loans online. With AI becoming increasingly important, she also focuses on identifying everyday solutions that support customers and employees.

Q: What advice can you share about hiring technology partners?

Kilby: I would never recommend being the first in when it comes to a vendor. Be a fast follower, but don't let yourself be the test case, just so you know [the tech's] been proven and the vendor is capable of delivering what they promise. Beyond that, I think just all the data security pieces—making sure that's in place.

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What advice do you have for up-and-coming community bankers?

“My advice is simple: Get involved and build real relationships early. The most effective community bankers are visible in their markets, active in their communities and genuinely invested in the people they serve. Banking is ultimately a relationship business, and those connections are what drive long-term success.”

—Redmond Beam, Harford Bank

“Trust takes time to build, and it’s one of the most valuable things you can earn in this industry. You won’t always have every answer for your clients, and that’s OK. What matters is being the person who follows through, does the work to find the right solution and puts the clients’ needs first.”

—Matt Baca, Plumas Bank

“Get involved inside the bank. Learn how different departments work, ask questions and say yes to opportunities. The more you understand how everything connects, the better resource you are to your customers and your community.”

—David Greenwell, Town & Country Bank and Trust Co.

“Take pride in each step, stay open to learning and say yes to new challenges, even when they feel uncomfortable. Growth happens when you step outside your comfort zone, build genuine connections and trust that every experience is shaping who you are meant to become.”

—Pammella Duran, Quail Creek Bank

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Sandifer: Reach out to others. I’m a member of several [online] user groups, and it’s really nice, especially if you’re a member of a user group that uses the same products you use, core platforms and things like that. Getting some honest reviews is very nice.

Q: Can anyone at a bank become a technology advocate?

Appell: I’m kind of living proof that anybody can be [a tech

advocate], because I don’t have a background in technology. Obviously, technology does continue to grow within a business, and you just have to teach people to not be afraid of it, embrace what it is and to learn whatever it is you’re using.

These interviews have been edited for length and clarity.

Mindy Charski is a writer in Texas.



Brent Womack, 38
SVP

Legacy Bank
Oklahoma City, Oklahoma

Brent Womack is one of Legacy Bank’s primary subject matter experts during the launch and development of any new software that the bank introduces. He’s also active in advocacy work, traveling to Washington, D.C., each year to meet with legislators on behalf of the industry, all while managing and growing his commercial loan portfolio.



John Kaprelian, 39
Retail innovation and strategy

Forward Bank
Marshfield, Wisconsin

John Kaprelian works closely with retail leaders and operations teams to simplify account opening, refine service conversations and expand access through tools like video tellers and self-service options. His approach to technology is iterative: He pilots changes, measures what works and scales improvements that stick. He also led the installation of business boxes in the bank’s lobbies that allow customers to pick up important documents, cash or coin orders 24/7.

—Faith Vue