

# Get to know your banking partner!

At Highland Bank, our experienced bankers are here to get to know you and your business to identify and fulfill your financial needs.

From early in his career, Joe Babiracki forged a path of innovative consumer lending, focused on meeting the ever-changing needs of the market, and providing attractive revenue opportunities for the clients he partners with. After graduating from the University of Minnesota, Carlson School of Management with a degree in Finance and Marketing, Joe joined First Bank (now US Bank) to learn the ropes under the tutelage of a top-performing consumer loan officer. Together they developed a consumer finance division that formed the nucleus of a lending "formula" that has proven successful throughout Joe's career.

Joe moved into the community banking arena in the early 2000's, and has remained with community banks ever since. Joe is able to provide vision and strategy, while developing critical long-term partnerships to drive growth with other professionals in the mortgage and real estate industry. Internally, Joe is skilled at credit policy management, process development and building/mentoring top performing teams. Joe serves on the Highland Bank Senior Leadership Team, overseeing the business development and expansion of the consumer mortgage portfolio.

While Joe is laser focused at work, his love of the north woods is his respite. When not in the office, Joe is casting a line, or enjoying the quiet solitude of his deer stand. It is there that he can clear his mind and come back ready for the next challenge.

Looking ahead, Highland Bank sees tremendous opportunity in the consumer mortgage lending arena, with Joe leading the business development strategy.



## Connect with Joe

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