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HOOSIER BANKER MAGAZINE

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Floodplain Consultants

Premier provider of flood zone certification

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Wayne C. Capek Jr.
President and CEO
Floodplain Consultants



Craig Callahan
Vice President
Business Development
and Marketing
Floodplain Consultants

Floodplain Consultants is a Preferred Service Provider of the Indiana Bankers Association.

Since 1991, Floodplain Consultants Inc. (FCI) has been providing flood zone certifications and consulting on the National Flood Insurance Program (NFIP).

Specific offerings include flood zone certification, census tract, floodplain management, life-of-loan services and flood insurance. FCI serves more than 300 financial institutions.

Wayne C. Capek Jr., president and CEO of Floodplain, is one of the founders of FCI. Craig Callahan, vice president of business development and marketing, joined the company in 2003. They explain that Floodplain quality flood zone certification services provide peace of mind on two levels – both for financial institutions, and for their customers.

From a compliance standpoint, FCI keeps its lending clients informed about map changes, and invites lenders to contact FCI for customized reports as needed. From a technology perspective, Floodplain has partnered with several loan origination systems, including Encompass 360, Calyx, BytePro and Fiserv EZ lender.

A loyal supporter of the Indiana Bankers Association, Floodplain Consultants is an IBA Preferred Service Provider. The Indi-

ana-based company has completed nearly 1 million flood certificates, and has conducted thousands of site inspections. Value-added services include life-of-loan tracking, complimentary Letter of Map Amendment (LOMA) services and flood insurance policy guidance.

When a borrower is informed that it is in a Special Flood Hazard Area, the situation can be complicated. Thus for each certificate that designates a home/building in a special flood hazard area, FCI provides a flood insurance rate map to illustrate the reason for the designation, along with educational information about the NFIP and the LOMA process.

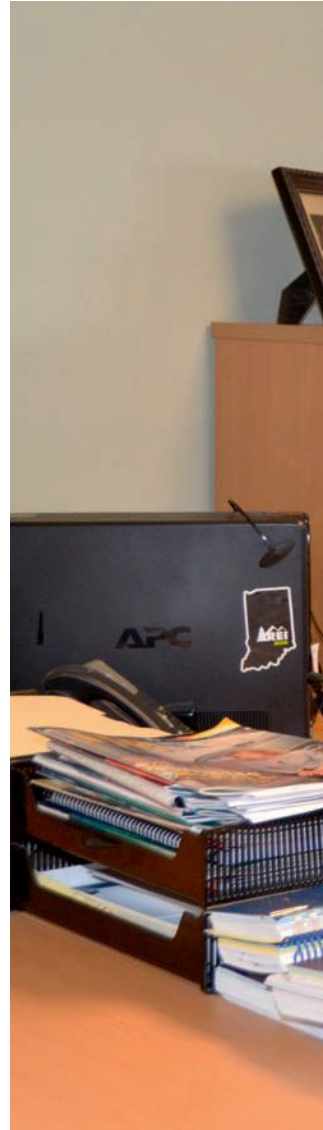
Recently *Hoosier Banker* had the opportunity to interview Wayne Capek and Craig Callahan about their careers and roles within the company.

Wayne Capek

What are your duties as Floodplain president and CEO?

“I participate in all of the hiring, budgeting, payroll, employee benefits and other general business-related duties. However my most important duties are to create, communicate and implement Floodplain Consultants’ vision, mission and overall direction to our staff.

“I want to make sure that the direction is communicated on a level that allows all employees to feel as if they are part of something bigger than themselves. We are always trying to put ourselves in our clients’ shoes.





“In addition I spend a considerable amount of time focusing on developing new technologies to become more accurate and efficient for ourselves and our clients. I make an effort to stay directly involved with our clients, particularly in regard to resolving floodplain issues to make sure we have a satisfied customer. I want our clients to have easy access to talk with any one of our four owners to answer questions or resolve issues, and to feel like we are part of their bank.”

How did your career begin, and what led to your current leadership role?

“My career path to my current position started the year I got out of high school.

Because of my interest in everything involved with water, I became a lifeguard, water safety instructor and waterfront director at Potato Creek State Park in North Liberty. I also worked for the South Bend Parks Department East Race as part of the Whitewater River rescue squad and power boat operator trained by the Indiana River Rescue School.

“After graduating from Ball State University with a geography degree, specializing in weather and climatology, I went to work for the Indiana Department of Natural Resources, Division of Water, as a surveyor. The Division of Water was the perfect fit for me. Within a year I was promoted to a water resource planner, and the next year I became the head of the floodplain management section and worked with Federal Emergency Management Agency as the Indiana state coordinator for the National Flood Insurance Program.

“During my years at the IDNR, I worked with many bankers and their borrowers to resolve incorrect flood determinations. I recognized

PHOTO CAPTION:
Problem-solving for clients is a passion for Craig Callahan (seated) and Wayne Capek, Floodplain Consultants.

an urgent need to provide a flood determination service that is more accurate and would provide superior customer service.

“Knowing that I needed help, in the summer of 1991 I took my idea and sold it to my lifelong friend and co-founder, Grant Walmoth, while in my backyard pool. Grant and I spent many late nights developing our business plan for Floodplain Consultants at my house for several weeks and, shortly afterward, moved to a small 12-foot-by-12-foot, one-room office along Eagle Creek near downtown Indianapolis, protected by a floodwall. During the first few months, Grant slept under the table at the office, and would go to a truck stop to shower and put on a suit to meet with bankers to sell our service.

“I was vice president, and Grant served as president for the first nine years. In 2000 I took over as president and CEO. In 2003 we promoted Tom Luken as office manager/owner and added Craig Callahan as VP of sales and business development/owner.”

How has a person or event impacted the evolution of your career?

“I have been fortunate to work with and learn from some great managers. Dwight Brooks, state park property manager, Paul

McMinn, assistant manager South Bend Parks Department, and Jim Hebenstreit, assistant director IDNR Division of Water, along with all my coworkers and staff.

“I am thankful for our first client, who had faith and took a risk of using our service, and every client since. Our clients have challenged and pushed me and my staff to new levels of service and success. Without the support of our clients, we would not have achieved our first endorsement in 1994 with the Indiana League of Saving Institutions.

“This endorsement ushered in growth beyond our expectations. In 1997 we received the endorsement of the Community Bankers Association of Indiana. With the support and encouragement of Joe DeHaven, then CBAI president, we also landed endorsements from the Ohio Banker League and the Illinois Bankers Association.

“Our current endorsement with the IBA in 2006 has reinforced that we are the firm of choice for Indiana lending institutions. Growing with our clients, we have now expanded our industry-leading services nationwide.

“I also give equal credit to my partners and staff at Floodplain Consultants, who work on the frontlines daily, providing the

best service possible to our clients and their borrowers. It is not always easy to tell borrowers that their buildings are in the Special Flood Hazard Area (floodplain) and do the day-to-day work.

“I consider myself an average leader with an above-average ability to pick outstanding people who have added greatly to my success. My staff is the hardest working and best in our industry.”

What would you like IBA members to know about Floodplain Consultants?

“If you are one of our clients, please remember you can always call me or my staff for help. If you are not currently a client, you are also welcomed to call us for help.

“We want to show you the value of our service by reviewing current or past problem flood zone determinations. You get help for free, and we get the opportunity to show you the value of our service.”

Please share a bit about home life and/or pastimes.

“I have been married to my wife Cindi for 29 years, and we have three children. We now live in Indianapolis in the Meridian-Kessler area. Our twin sons, Luke and



The history of Floodplain Consultants is carefully preserved in a scrapbook.



The Floodplain Consultants team is located in Brownsburg, in an office converted from a house.

Matthew, just graduated from college (IUPUI and Purdue), and our daughter Grace is a sophomore at Purdue.

“I am very grateful that my wife has been so supportive. It would not have been possible to follow my dreams without her help. My wife has always told me that ‘water follows you wherever you go,’ and she is not just talking about my career.

“There is one funny story that my wife loves to tell concerning our first house in Speedway. It was a fixer-upper, and I decided to impress my wife with my handyman skills, so I remodeled the upstairs bathroom. It looked great ... for a day.

“The next day we went out of town for the weekend, and we returned to a major flood. It took us 48 hours to pump the water out of our basement. I was not allowed to do plumbing for the next 10 years.

“I enjoy spending time with my wife, family and friends. I love serving and attending our church and meeting new people in our neighborhood. I have a passion for fishing, boating, weight training and cycling.”

Craig Callahan

What are your responsibilities as vice president business development and marketing?

“I am responsible for the growth and customer relations of our business. I attend

numerous bank trade association conferences each year, meeting face-to-face with both prospective customers and our current customers, to listen to their needs and to communicate our service offerings.”

When you were a student at Indiana University, what were your career plans?

“I am the first person in my family to go to college. The significance of that is that college was not an expectation, and I had no thoughts about attending one as I grew up. The ‘career path’ was to graduate from high school and get a job. Both of my parents were fortunate to be able to work nearly their entire careers for one company, and that seemed like a good plan to me, as well.

“Then, after high school, one of my best friends and I took basic laborer construction jobs for a company in Tampa, Florida, building condominiums. Even though the sun and beaches were cool for an 18-year-old male, it didn’t take very many months of working 12-hour days in the hot sun, digging holes and carrying plywood, shingles and sheet rock around the construction site, for me to question my decision.

“Not seeing this as a path to stay on, I called home and asked my parents if I could come back and attend college. Their answer, of course, was yes. Still not knowing exactly

what I would major in, I followed a pretty generic degree program, with a focus on management.”

How has your career evolved?

“Upon graduation, I shotgunned resumes to companies in Indianapolis and landed a sales and marketing role with Golden Rule Insurance Company. I gained a great deal of experience and confidence, earned several sales and leadership accolades, and seemed to find that ‘company I could work for my entire career,’ as had been modeled by my parents.

“Golden Rule offered tuition reimbursement for employees pursuing degrees, so as my wife and I were starting our family, I enrolled in an MBA program at the University of Indianapolis. Working full-time during the day and taking evening classes, I was able to graduate and take on a new management position within Golden Rule.

“All was good, until the day when the somewhat large company decided it was necessary to eliminate some middle management jobs. I learned a valuable lesson in that, when an employee is a producer, *i.e.* sales, it is easy to point to the value one adds to an organization.

“On the other hand, being in management tends to position one as a fixed cost, with a vague ability to see direct impact beyond people skills, as compared to a sales role. I felt a sense of rejection, but I also resolved to shift my career back to a sales/producer role, where I could quantify my efforts and leave no doubt about my value to an organization.

“This led me to a few sales roles offering products or services to banking and insurance industry businesses. I was fortunate to be exposed to some top-notch training, and I gained invaluable experience.

“With a growing family and unsure of my career, I decided to pursue an opportunity to work four blocks from my home as an Edward Jones financial services representative. It seemed like all the pieces were falling into place. I could control my productivity, be a fixture in my community, and be close to home – a career path to sail off into the sunset on.

“Then I met Wayne Capek. We had developed a friendship from meeting at a local church in Danville. Our children were similar ages. Our boys were in Scouts together, and we enjoyed similar interests like cycling. One day he was sharing how he and his business partner wanted to grow Floodplain Consultants in Indiana and beyond, and that his founding partner, Grant Walmoth, was willing to sell a stake of his ownership, if they could find the right person.

“For some reason, what he described resonated with me. I gathered up the courage to ask my wife if this was something we should do. To this day, I still say that after hearing her say yes to my wedding proposal, this was the second biggest sale of my life. The rest is history.

“We have been blessed, in that the business has more than doubled, while we have methodically and deliberately grown. We now enjoy serving nearly 300 lenders.

“The lesson I take away is that you need to constantly evaluate where you are in terms of your talent, education, experience, interest and knowledge. Then make calculated steps forward, based on the information you should work with. We cannot expect to know the future and exactly how our careers or lives will unfold.

“Step by step, a life and career is built; *not* taking steps is unacceptable. Some measure of faith in yourself is required, and a trust that things will work out. I have often thought of the Bible verse that says something to the effect that a man makes his plans, but it is God who directs his steps.”

Describe how a mentor has influenced you throughout your career.

“I cannot say I have a single mentor who has influenced me throughout my career. My parents and many other people have come into my life to teach me and influence me, often at just the right time. I feel that I can learn something from everyone, and many teachers, motivators and preachers have planted seeds of encouragement and shown me how to live a productive, loving life.

“Again, a Bible verse comes to mind: ‘As iron sharpens iron, so one person sharpens another.’ So many people have played a role

in influencing me and, much like when iron is sharpening iron, sometimes there have been sparks, heat, noise and intense pressure. But it is all for my good, and I hope I have been able to influence others in a similar, positive way.”

Please share a bit about home life and/or pastimes.

“Home life and pastimes are hugely important to me. My wife Amy, a graduate of Purdue University, put her career on the shelf shortly after our second child Grant was born. Amy stays home and invested in raising our children. I hope one day our children recognize the deep sacrificial love she has for them. She is the glue that allows us all to chase our dreams.

“We have four children, ages 24, 22, 20 and 18. My daughter is the oldest and attends the Indiana University School of Medicine. Grant recently graduated with a computer science degree from Milligan College. Luke is in his third year at Rose-Hulman Institute of Technology. Our youngest son, Zachary, is a freshman at Rose-Hulman.



Wayne Capek (left) and Craig Callahan knew each other through church and family activities before becoming business partners.

“Our children kept us plenty busy over the years, as we cheered them on in their endeavors. All four competed at high levels in high school and in college sports, such as running, swimming and basketball. More importantly, they all excelled in the classroom. I could not be prouder of the choices they have made, and who they have become as young adults.

HOW IS YOUR FLOOD ZONE DETERMINATION PROVIDER HANDLING BORDERLINE CASES?



- Flood Zone Determinations
- LOMA/LOMR Assistance
- Flood Insurance Guidance
- Interfacing with: Encompass 360, Calyx Point, Byte Pro & Fis-Serv

We take pride in our industry leading accuracy and customer service. Find out what a true “community bank” minded company we are.

PREFERRED SERVICE PROVIDER OF THE IBA.

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Serving Indiana lenders since 1991

"I am super excited to turn to the next chapter of my life with Amy and see what is in store, as we transition into being empty nesters. In the meantime, we are enjoying the moments. Outside of simply being with my family, I am hoping to find more time to do things like cycling, walking, playing with our dogs, hiking, fishing, camping and generally exploring cool places.

"Wayne and I have quite a history of cycling adventures together, and it seems we have sorted out many of life's biggest issues while cycling empty country roads. In addition to riding the Hilly Hundred and the Ride Across Indiana, Wayne I joined with some friends a few years ago to cycle 50 miles to camp at Turkey Run State Park, in celebration of Wayne's 50th birthday. Wayne and I have a competitive streak in us, and sometimes we work things out via short sprints or races up hills."

Closing Observations

The Floodplain website indicates that the company has built its reputation on quality and customer service. Customers have

provided numerous testimonials about FCI's expert analysis, information and availability to solve problems, with results ranging from saving loans, earning business and freeing up clients to focus on their areas of expertise.

A distinguishing trait of FCI is that its team will meet with customers or lenders in person, or be readily available by phone. The goal is to contribute to the client's bottom line through partnership versus a short-term, transaction-oriented approach.

As Wayne Capek elaborates: "We purposely have slowed our process down a bit to provide more accuracy, and we charge a bit more than the average, so that we can provide a higher level of care. The saying that you get what you pay for definitely applies to flood zone determination services.

"Lenders get to choose to hire flood zone certification firms that will either provide the lowest price and nearly instant certifications, or they can choose FCI to provide the highest level of accuracy and customer care in a timely fashion. We are a fit for lenders who desire the latter." **HB**



VIDEO BONUS



Hear **Craig Callahan**, vice president of business development and marketing for **Floodplain Consultants**, describe why his partner's belief in the company compelled him to join Floodplain 14 years ago. To view, click on the icon above in *HB Digital* online.

ANNIVERSARY MILESTONES

A salute to bankers with 20+ years of service



Ruth Schmitz, vice president/loan operations at **DeMotte State Bank**, has celebrated 40 years of service. She joined the bank in 1977 and moved through the organization

as head teller, branch supervisor, administrative assistant, control administrator, controller, assistant cashier and assistant VP/CIS. Schmitz was named to her current position of vice president/loan operations in 1998. She is a member of the Indiana Bankers Association 40 Year Club.



Christy Brooks, loan counselor, **MutualBank, Muncie**, marks 40 years of service to the bank in September. She is a member of the IBA 40 Year Club.

Kentland Bank is celebrating its 85th anniversary. Founded by two former school teachers, the bank opened for business on Sept. 19, 1932. Initial capitalization was \$10,000, with a surplus of \$5,000. The bank was chartered as a private bank, and in 1962 was reorganized as a state bank. In 1982, shareholders approved the transfer of stock to KenBancorp.



Associates of Kentland Bank gather in celebration of the institution's 85-year anniversary.



Denise L. Rollins, investment and correspondent bank accounting manager of **The First National Bank of Odon**, has celebrated 35 years of service with the bank. She joined First National Bank as

a high school student through an intensive office labs program, then became a full-time employee in 1982. Rollins has served the bank as teller, bookkeeper/CSR and loan clerk. **HB**