



VIEW*S* & VISIONS

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Our Competitive Advantage Is Our People

Richard M. Adams, Jr., President
United Bank, Inc.

Richard M. (Rick) Adams, Jr. is president of United Bank, Inc., the lead banking franchise of United Bankshares, Inc., (UBSI). Mr. Adams also is executive vice president of United Bankshares, Inc. UBSI is an \$8.4 billion multi-state bank holding company, with 128 locations in Ohio, West Virginia, Pennsylvania, Virginia, Maryland, and Washington, D.C.

Mr. Adams also is responsible for wealth management activities for all UBSI subsidiary banks and oversees all UBSI litigation matters.

He is a past chairman of the West Virginia Bankers Association and a past chairman of the West Virginia Bankers Trust Division. He is a member of the Young Presidents' Organization, the West Virginia State Bar Association and the American Bar Association. Mr. Adams is a member of the West Virginia University College of Business and Economics Advisory Board and is an adjunct professor at West Virginia University-Parkersburg, where he teaches business law. He also serves on several local charitable and community development boards in his hometown of Parkersburg.

Prior to joining UBSI, Mr. Adams practiced law at Bowles Rice. He performed his undergraduate studies at Pepperdine University in California and Rollins College in Florida, and he received his law degree from the Washington and Lee University School of Law in Virginia.

People often think of banking as a business about numbers, but winning in banking is really about having the best people. This is true of any business. Whether you are running a bank, a baseball team, or a bakery, whoever has the best team is going to win. That is why, at United, we have such a strong focus on the recruitment, development and retention of top talent.

One initiative that helps in this area is our Leadership Development Program (LDP). The members of our LDP represent some of the best and brightest young talent in our organization. There are 35 participants who have been selected based upon exceptional job performance and their potential to be future leaders in our company.

The LDP is first and foremost about becoming better leaders. It creates an environment where members can learn to grow as leaders. In addition to classroom lectures on leadership, members participate in leadership conferences and seminars, as well as attend an annual leadership retreat. There are required readings



on leadership, and we frequently bring to the group outside speakers. Members have had the opportunity to hear from and interact with successful leaders from business, politics, sports, medicine, academia and other areas.

In addition to the academic component, there also is an experiential component, as the LDP creates actual opportunities for members to lead. The LDP members select their own chairperson and vice-chairperson to lead the group. Members also serve on subcommittees where they work on special projects assigned by senior management, and each subcommittee has a chairperson.

The LDP helps members improve time management skills, organizational skills,



West Virginia University President Dr. Jim Clements, presenting to United's Leadership Development Program on his "Ten Rules on Leadership"

United Bank Leadership Development Program Participants



Ross Draber

Tyson's Corner, VA
Washington & Lee University Graduate

"United Bank's Leadership Development Program provides its members the unique opportunity to enhance their talents through a comprehensive experience across many different lines of business. At its core, the program augments the company's current profitability, while fostering the development of its future leaders. I believe that the LDP will help United continue to grow as one of the best banks in the country."



Lauren Maiden

Parkersburg, WV
West Virginia University Graduate

"The relationships I have formed through the Leadership Development Program have become invaluable to my success as a future leader at United. The LDP provides us an arena to build trust and respect with each other, outside business leaders, and our communities very early in our careers. I feel confident we are building a strong team for the future."



Ned Worthington

Washington, D.C.
University of Virginia Graduate

"Participation in United's Leadership Development Program has allowed me to expand my professional skillset and improve upon my weaknesses in an environment supported by my peers and the Bank's senior management. I could not be more confident in the Program's mission, nor the Bank's investment in and cultivation of young talent."



The 2012 Leadership Development Program's annual retreat in Pittsburgh, Pennsylvania

communication skills and interpersonal skills. Their LDP work is above and beyond their day jobs, forcing them to learn to wisely allocate time and resources. There is a focus on public speaking, and members are afforded many opportunities to make presentations to each other, to senior management, to bank examiners and others. Also important are the relationships built between LDP members, from different lines of business and different geographic locations, who otherwise would not have opportunities to interact.

Beyond helping members grow as leaders and managers, the LDP also helps members grow as individuals. Within the LDP, we talk about creating a culture of candor where members can better understand their strengths and weaknesses, and what can be done to build upon those strengths and improve those weaknesses. There are peer evaluations and peer coaching twice a year and, based on these evaluations, the top 90 percent of members are invited to return as a member the following year. Members graduate from the LDP after serving a five-year term.

The LDP also helps the company to grow. The LDP has recommended and implemented strategies designed to cut expenses, grow revenues and manage risk. The members have brought ideas and analysis to management about new products, new services and new lines of business. The LDP has had a definite and direct impact on earnings per share, and many of its former members are in senior leadership positions at our company today.

The time, expense and effort we direct toward our LDP has proven to be a great investment. It is a cornerstone of our talent recruitment, development and retention strategy. To continue to have success and to grow our company, we must win at the talent game. We must maintain our competitive advantage and, at United, our competitive advantage is our people. ▽