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Matt 00:00:27 To thrive in a rapidly evolving landscape, brands must move at an ever-increasing pace. I'm Matt Britton, founder and CEO of Suzy. Join me and key industry leaders as we dive deep into the shifting consumer trends within their industry, why it matters now, and how you can keep up. Welcome to the Speed of Culture.

Up today on the Speed of Culture podcast, we are thrilled to welcome Michael Lacorazza, the Chief Marketing Officer at US Bank. Michael's a transformational marketing leader who operates at the intersection of storytelling, technology, data science, and customer experience. Michael, thanks so much for taking time here at CES to talk with us today.

Michael 00:01:04 Thanks for having me today.

Matt 00:01:06 Absolutely. So it's interesting. You know, I've been coming to CES for the last twenty-five years. And when I started, it was truly just consumer electronics companies. You had companies that made TVs and dishwashers and, you know, MP3s, and now you have US Bank here. Why is CES an important place for you, as the CMO of US Bank, to start the year off?

Michael 00:01:25 CES has become like a lot of other high-profile events where the attendees live at the intersection of our world. So a lot of marketers are here: brands, agencies, media companies, technology companies. So it becomes a place where we can actually accomplish quite a lot on the relationship-building and the learning side, in terms of getting outside input and outside-in thinking and fresh thinking. So that's what it's become for us. And it's amazing to see this year in particular how that leg of it has expanded so much.

Matt 00:01:57 It's—it's crazy to think about. I mean, I think that what you find at events like this is that no matter what industry you're in, people kinda share the same problems, the same challenges, same opportunities. Obviously, AI is something that goes across every category. And just curious—what are your overall thoughts on AI's impact both on your role as a CMO and US Bank's overall product, and how it touches and drives great experience with your customers?

Michael 00:02:24 Right. Well, that's a pretty big meta-question. And I think, maybe like a lot of other companies, we're on this journey to figure out how this is gonna work for us and to plug in. And—and we have use cases and projects that are in various stages of development, some of which have been incredibly effective and promising, and some of which we just learned and said, "Oh, well, maybe that's not the right place" to insert this.

What I'm seeing right now is a couple of things. First is, in terms of where it's driving the most value for us, is in the use of tools and techniques like synthetic audiences to be able to develop the strategies really quickly and develop creative ideas really quickly. We develop that—we use that first with our brand campaign, "The Power of Us," that launched in 2024, and it shaved the total cycle time development of the campaign in half from, say, six and a half months to about—.

Matt 00:03:12 So you're creating synthetic audiences. And for the audience who doesn't know what a synthetic audience is—it's essentially an audience that's modeled after a real audience that you would test advertising with. But—and it's made up of AI agents, essentially, who are answering in a simulated form like real consumers. Right. And you're confident enough in that feedback that you're willing to use it as a key signal.

Michael 00:03:31 As a guide, for sure. And when we were first experimenting with this technology, we also ran human sort of parallel, answering some of the same questions. And with some refinement, we found, you know, it probably correlates, like, 95% of the time for what we're trying to do. So that's been really successful for us in terms of speed to market, getting insights quickly, executing research.

Matt 00:03:52 Yep.

Michael 00:03:53 The other place that we're finding some success is in the growth space, which I find to be most exciting because the use cases for cost savings are more obvious in terms of automating processes and those types of things. But from my perspective, the real unlock is: how do you leverage technology to drive growth?

So for us, number one is: how are we using it to improve the actual customer experience, which then translates into higher satisfaction, which then translates into higher loyalty, and retention, which has massive economic upside. And one example is: we can feed data—behavioral data—of our customers. Say they go onto one of our digital platforms and they get stuck somewhere. They're trying to move money or they're trying to do something, or something's not working for them.

Well, if they decide to call our call center, we can feed in insights that this customer got stuck here. And the call center rep/banker can maybe intuit what the customer actually needs, in a sense, when the call begins. Right. And so it leads to faster problem resolution and better customer experience.

And—and then, of course, you wanna have a situation where you never have any sort of problem whatsoever in your—in your digital channels. That's just not, you know, that's not feasible. Like, it's technology. Sometimes things aren't gonna work quite right for a variety of reasons. But so when we incorporate those kinds of—and AI plays a heavy role in being able to synthesize this information and deliver it through our CRM.

The third way we're getting a lot of value—and it's already now in the tens of millions of dollars—is through personalization. So it's, as you can imagine, a company like ours, we have a tremendous amount of data on our clients—all permissioned, all transparent for how we use the data—and a very high expectation from our clients to say, "Hey. You know me. You should be—you should be, like, giving me advice and guidance".

Matt 00:05:38 To me as an audience of—I mean, as an audience of one.

Michael 00:05:40 Right. Right. It's to the extent that's possible. So for us to be able to personalize content, advice, product suggestions, offers, and so forth that will resonate on a more one-to-one basis with people, we find that they respond by wanting to do more business with us.

Matt 00:05:54 Yeah. You talk about it almost like so matter-of-factly, and those examples are all really impressive for a company your size—that you're actually putting it to work. Because many people I talk to on this podcast talk about what they're *gonna* do. You're talking about things that you're *doing*, which is a big distinction.

How have you been able to drive that transformation so quickly in your organization? To give people confidence in synthetic audiences or confidence in using AI for personalization or customer experience? It's not easy, because in doing so, you have to change the way that many people work and get them to work together on that new way of working.

Michael 00:06:30 That's a great framing of it. Right? So it's—the journey—it requires huge commitments from cross-functional partners to enable this. Right? So I would say we are quite fortuitous to have a risk partnership, a legal partnership that's focused—.

Matt 00:06:46 I can still kill it. If you don't have the right legal game, you're dead in the water. Right?

Michael 00:06:49 And the mental model is, like, "How can we help make the customer experience better? How can we help the business grow?" I want the same thing. Versus just saying, "Oh, that's too risky. It's a no." It's more like, "Okay. Well, it's how do we get to a 'yes'? What considerations, what changes do we need to make?". And that's been a really big unlock to have that sort of advocacy to make things possible.

I would say the second thing is that, for all the success or—or sort of opportunities that we've been able to unlock so far, we also know there's way more that we don't know than we know. So keeping a dose of humility and always being in learning mode is what makes it possible to move forward.

Matt 00:07:23 I also find—and I've experienced this in my own organization—when you roll out something new, there's people that feel threatened. There's people that feel threatened

because they think it's gonna eliminate their jobs. They feel—they feel threatened because they don't understand it.

And, you know, what if you deploy something new with AI? You do need feedback from the organization. Because, like, even with synthetic—like, you said you tested it, but you don't really know how to build the right synthetic audience. And the first time, it might be completely off, and over time, you trust the technology and you get there. So, I mean, they had power creative.

And I find that it's hard sometimes to get people to go along with you on the journey because they're so quick to say, "See, I told you it doesn't work". And those who know AI know that today is the worst it's ever gonna be. And if we can do something just "okay" today, it's gonna do that in a mind-blowing form a year from now, and you have to build your business to where the world's headed, not to where it was.

Michael 00:08:13 That's a great point. That's a fantastic point. I think you said it well.

Matt 00:08:17 Right. Yeah. Like—but—but—like, but what do you do—I guess my question is, have you encountered that? You know what? Have you encountered people in your organization that aren't willing to embrace change? And how do you deal with that when you do?

Michael 00:08:28 Well, a couple of ways. I think what I've learned in the course of my career, having been at the nexus of many different change initiatives, is number one: you have to have a clear vision and a sense of where you're going and bring people along with it and bring people in to be part of co-creating it and crafting it.

Matt 00:08:48 Make them feel like they have a vested interest.

Michael 00:08:49 Absolutely. You know, getting a sense of excitement about what the future brings. It's maybe with the implementation of AI and so forth because it's potentially such a massively disruptive technology. You've heard it compared to the Industrial Revolution and, you know, these kinds of things. But, you know, just because we got email and laptops doesn't mean that the world got decimated. We used to have to handwrite letters and send faxes. Like, we don't really have to do that anymore.

So that's number one: bringing people on the journey for the vision that you have. And certainly, there are gonna be moments in time where you have to make some tough calls on: do you have the right people and skills and leaders and mindset around you? And you might have to make some changes. But from my perspective, if you can find that sort of formula where there's this inspirational tone and leadership and optimism about where it's taking you, it does help unlock it.

And I would say that the last thing is that just being open and honest and transparent in acknowledging the anxiety that might exist. Say, "Look, I know—I understand that there's potentially a fear about where this could go and what this could mean, and we know that that's a real fear".

Matt 00:09:55 Right. But we have no choice but to move forward.

Michael 00:09:57 This is what we have to do. It's—it's a meta-question, essentially, for the future of the business and of many businesses.

Matt 00:10:03 Every business.

Michael 00:10:04 Build, adopt us—and you think about the various stakeholders that we support in terms of shareholders and employees and communities and so forth, I think—and the board and so forth that's helping guide us—you know, the expectation is that we're gonna figure this out.

Matt 00:10:17 Yeah. Absolutely. Let's talk about creativity for a second because that's one area, especially here at CES this year, that a lot of people are questioning: What is the future of creativity? We just had the CMO of Adobe here, and we're talking with her.

Michael 00:10:28 I love her. She's great.

Matt 00:10:29 Yeah. And talking about what creativity looks like in an AI-powered world. How do you look at AI's role in creativity today, and how does that change the role of the creative and how you're able to build effective stories for the brand?

Michael 00:10:41 Yeah. Well, in the current state—and I mentioned the synthetic audiences—it's more of like a tool to help you get insights and reactions. And then for us, we also have some AI generation tool creative work that we use in our—for, like, our in-house team, that helps us render images and so forth and do some things at scale that can be done, like, maybe more quickly and efficiently than that if we had to do everything through a live view.

Matt 00:11:07 Especially if you're trying to do personalization.

Michael 00:11:08 Yeah. Especially if you're trying to do personalization. At the same time, it's a very human business, and there are humans predominantly making the content that we produce. And there are humans that have to make the decisions and be accountable for what those outcomes are.

So, to my knowledge, the machines haven't really figured out how to take over everything that we do and what we bring to the table yet. And that may be further off than—than some people think, for all the hype around it. I mean, I'll give you one example. Like, think about all of us that use various large language models—how you get hallucinations and you get wrong answers.

So on Monday—I'm a huge NFL fan.

Matt 00:11:45 Yeah. As am I. What's your team?

Michael 00:11:47 49ers.

Matt 00:11:48 I'm the Eagles. I don't know if we should be having this conversation. But since this podcast comes out, one of us is gonna be happier. Right?

Michael 00:11:54 Well, this is perfect then. Right? And we didn't plan this, by the way.

Matt 00:11:57 No.

Michael 00:11:57 But I asked ChatGPT on Monday after all the games were complete: "Show me what the NFC matchups are. What were the seedings in the NFC?". And they said, "The 49ers are playing the Carolina Panthers." And I went, "I don't think so." I said, "Hey. The Carolina—the 49ers are playing the Eagles".

Matt 00:12:12 Right.

Michael 00:12:13 And they were—the device said, "Oh, yeah. Good catch, human." You know—.

Matt 00:12:16 I've seen that before. Right.

Michael 00:12:18 Pat me on the back. And I said, "Okay. So tell me more about the matchups." We have some more dialogue. I said, "Okay. So now summarize again: what are the matchups for the NFC?" because I just wanted to see, like, the correct list that I could just capture. It played back the false one again.

Wow. So I just use that as a—one small little analog because if the large language model—who is using, like, massive amounts of compute power to even answer simple questions—can't get the simple questions right... imagine when you extrapolate,

Matt 00:12:45 Yeah, multiple data points, yeah,

Michael 00:12:47 —more complex things. Uh, it's just not playing the panel.

Matt 00:12:48 Much easier math job.

Michael 00:12:51 When I first saw that, I was like, "Oh, that would be amazing".

Matt 00:12:53 Exactly. Right. Right.

Michael 00:12:54 I don't know. That's not true.

Matt 00:12:55 Right? Right.

Michael 00:12:56 So in any case, I guess, long answer to a short question: I think humans have to be very involved in the creative process, and the decision-making. And we're ultimately accountable for the outcomes, not the machines. At least not right now. I mean—.

Matt 00:13:09 So I'm glad you mentioned sports because I know that US Bank has been leaning in heavily into sports to build this brand, and passion points, obviously, are incredibly important. And we all know live sports is the last bastion of kinda live TV viewing at scale. And to bring people together is one of the few things actually in America right now where you bring people together and they're all cheering for the same thing as well. Right? So, you know, what is your strategy around sports, culture, and passion plays in general in terms of building the brand?

Michael 00:13:38 Yeah. And it predated my arrival two years ago at US Bank. There was actually a pretty substantial investment in sports with various teams and so forth that we've been involved with. And when we do that sort of work, we're not only sponsors of the Vikings and the 49ers and the Timberwolves and the Clippers. We're their bank. So we're doing business with them, and we're supporting them.

But I think because of what you just mentioned, which is the change in consumer behavior—especially for the younger generations for how they're using social platforms and, you know, short-form videos and doomscrolling and so forth, as well as the impact that streaming has had on the—on consumption patterns—and everything is sort of a la carte. You watch it when you watch it, and you're—it's not—you're not doing it collectively. Sports is one of the last communal-based experiences that you can have.

Matt 00:14:22 Mhmm.

Michael 00:14:23 And even then, for the younger generations, they're getting a lot of their sports through clips. They're not necessarily watching—.

Matt 00:14:29 They are consuming songs, not the albums. Yeah. It's still gambling and, like, endless different, you know, passion points—way points of entry into sports.

Michael 00:14:38 Absolutely. And I have a teenage son, and something that we do together—we love to watch sports of all different kinds. We have teams. We debate. We love these moments. But he'll sometimes, like, send me a clip, and I'm like, "Oh, did you see that game?". He's like, "No." But it was like he *did* because he got to consume, like, the little piece of the game or pieces of the game that were the highlights.

And they feel like they're a part of it even though, like, they weren't actually part of the—the total experience. So the net of it is, like, we're going deeper in that space. We're leaning into that as a major point of culture and cultural relevance, and we have what I think is a really

authentic history and heritage to connect us with sports fans. And our audience profiles align with those platforms really well. And so that's something that our teams will be going deeper in this year.

Matt 00:15:25 We'll be right back with the Speed of Culture after a few words from our sponsors. Let's talk for a second about the business of US Bank and the banking business. What are some changes you're seeing with your customer, your consumer, that is causing you to drive transformation in terms of your product offering, in terms of what consumers want in 2026?

Michael 00:15:47 Yeah. Well, one observation is that we're finding that oftentimes, financial services companies will tend to approach the customer relationship on an individual product at a time. Well, first we're gonna do a checking account, and then we're gonna do a credit card. "I—we're gonna do this, and we're gonna do that".

And what we're finding is that the needs are more complex, and there are these windows of decision-making that customers have around their finances. And what they don't want you to do is to say, "Okay. Now I have a checking account." And then for the next ninety days, they're gonna pound them to try and sell them something else.

Yeah. They're, like, they're making the decision, they're switching banks—cover the needs that I have when I'm in the mindset of making this decision. And so what that's led to for us is a bundling of products together. So we have this Smartly suite in our consumer franchise, which is a combination of a checking account, a credit card, and a savings account.

And the more business that you do with us, the higher the interest rates that you earn on your savings and also the higher the rewards are for the cash-back card, which is 2 to 4% depending on the balances that you keep. And what we're finding when we rolled this out last year is a couple of things. One: the sizes of the relationship that are coming in are larger. They're more loyal and stickier, and those customers are more satisfied to get a more complete solution right from the beginning.

And so we've launched something really similar in the small business space where we have your money management, your day-to-day checking, but also you can accept payments like merchant processing. Right? So all-in-one. And so that's what's changed the nature of how we're—we're kind of organizing our product set.

Matt 00:17:19 Yeah. I think as you look at also the customer, I would imagine they want to have new, easier ways to interact with the data behind their money, like chat-based. "How much money do I have in my checking account? Did this check clear?" I would imagine over time that is gonna be part of your product roadmap in terms of how consumers interact with their banking data.

Michael 00:17:39 Yeah. That's a great point. And so that goes back to what we're talking about around personalization. Just: how do you unlock insights for spending patterns, for things that are happening in their financial lives, credit scores, etcetera, and—and feed those into the digital experiences along the way?

Matt 00:17:55 That's because you can benchmark and do all sorts of things to allow people—I mean, one of the big unlocks of AI is just in data-driven insights, right, in the way that matters to you, but it's delivered in a conversational format. So you have all this data on a customer in terms of how they're spending their money, where they're spending their money, how that compares against other people like them or maybe a year ago.

And that information can help guide their decisions in the ways that are pretty meaningful. So now you're not just a functional offering, but you're an offering that can help them improve their life, improve their financial picture.

Michael 00:18:27 Absolutely. Here's one, like, really minor example where you can add value just by—by mining the customer data. So in our—in our mobile app, customers can give access to all the accounts that they have from other institutions—credit cards, accounts, whatever—and organize it. But then they can look at and see all the subscriptions that they have on all of their accounts, not just ours if they don't do—if they don't work with us exclusively.

Matt 00:18:51 Sure. They can connect their other credit card.

Michael 00:18:52 Yeah. You're right. They can connect it, and then we have, like, a function that says, like, "Here are your subscription services". Right. So if—how many times do you wanna pull up, I don't know, at least once a year and say, "God, what did I sign up for?".

Matt 00:19:02 I do it all the time. Yeah. It just creeps in.

Michael 00:19:04 Yeah. And you see the bill come through sometimes, and they charge you, "Oh, I'll get to that. I'll get to that," and you never do. And then six months later, you've signed up, like, \$500 on subscriptions. So that's such a really small example of how we're using data in a personalized way that's adding value in the customer experience.

Matt 00:19:19 And it's also, I think, a roadmap for a lot of companies, regardless of the industry, that one of the moats in the area of AI is data. If everyone has access to large language models, what's gonna differentiate you is data. And the more customer data you can get, the more value you can offer and the stickier you're gonna become.

Michael 00:19:35 Absolutely.

Matt 00:19:35 Yeah. So it's sort of—.

Michael 00:19:36 Yeah. And the key for us on that is, I think, the trust in the data sits at the center of it with the customer. So: being really crystal clear about what's being permissioned, what you're opting into, what's the value exchange that you get in return for that, and then also responding to what they expect us to be able to deliver, having access to their data.

Matt 00:19:55 Absolutely. So shifting gears as we wrap up here, Michael. This has been such a great conversation. We'd love to hear a little bit about you and your career journey. More specifically, when you look back at your career, what are some of the things that you think you did right along the way to put yourself in the CMO seat?

We have a lot of listeners to the podcast that are in earlier stages of their career that wanna be a CMO one day, and any wisdom you can impart on your journey. And, obviously, we don't always make the right decisions. So if you wanna talk about maybe some things you wish you did, but just any learnings from your journey.

Michael 00:20:25 Yeah. Well, so if I were to summarize my journey so far, I've had the privilege of working across a number of different categories. So I started in automotive; I worked in hospitality at Marriott; I worked in real estate; I worked in—on the agency side; then I went to financial services. And in between Wells Fargo—where I spent about a decade—and where I am now at US Bank, I was the CEO of a consumer technology company.

So really kind of very experienced. And the value of that—of just learning new businesses and learning new categories—is the way it—it kind of expands your thinking and keeps you fresh, but also keeps you challenged. Because I had a great career when I was at Lexus and Toyota. I love that company. And—but I took that risk to go work at Marriott and move across the country.

And if I'd stayed in the automotive business, I'd probably still be doing that, and I would be in a place where that's what I would be seen as only qualified to do. And so if you get more variability in terms of the businesses that you get exposure to, it gives you more options. How do you wanna operate later in your career? And that's how I've constructed it.

The second thing is: a number of the decisions that I made in career choices were not linear ascension growth choices. Right. So when I decided to go work on the agency side of the business, it was because I felt like I needed to have that sort of experience in "making the sausage" for clients beyond the service side, and also to accelerate my own immersion in—so—the—the digital tools and experiences, because this was mid, like, 2005. Right? So twenty years ago, it was, like, two years before the iPhone, Google—of surface.

Matt 00:21:58 Facebook had launched.

Michael 00:22:00 Yeah. Yeah. So Facebook would—you know—just launched, and they were still basically in colleges until, like, 2007. So it was like, "Hey, I'm gonna take either a lateral or maybe even kind of a step back in terms of compensation and title and so forth, but I'm gonna

learn a lot". And so not being afraid to make those choices that aren't always up and up and up is one of the hardest things to do, but it's one of the most valuable choices that I've made.

Matt 00:22:24 And then, like, how do you gain the conviction to make the leap? So you're at Lexus, and you say—like, are those hard decisions, and how do you know when it's right?

Michael 00:22:31 That's a great question. Well, I think it's easier to do when you're earlier in your career because—you have less to lose. You might still be single. You probably don't have a family yet. You don't have as many kind of connection points that might anchor you or might introduce risk for change into the process.

So it's much easier to do then, and I would say: take advantage of that, you know, not be like a hopper, but get—get fresh opportunities. And then I'd say the next thing is: being really honest about what you know about yourself and what is it that you need and what is it that you desire and where you wanna go. And when you understand that, then it's not that difficult ultimately to put together the matrix of what the pros and cons are. And then once you make that decision, just commit and go. You just don't look back. It doesn't mean if you made a bad decision, you can't do something else. Like, this is a great country. Like, you—you have opportunities to make adjustments. It's not—nothing's set in stone.

Matt 00:23:28 That's right. I think it's great advice. To wrap here, we often have to ask our guests if there's a saying or a mantra to help sort of encapsulate their career journey. And you've been to so many great places. What comes to mind for you?

Michael 00:23:39 Two things. And one, I just wanted to wrap up this last section—as a—like—a piece of career advice, which I think is maybe even more important than what I said, which is: learn the business. Understand how your customers make decisions. Understand how the P&L works. Understand what the levers are, what the drivers are, the competitive landscape.

When you know the business, it makes you so much more confident to make decisions in your function, but also gives you that credibility with your business partners to sit toe-to-toe and be able to speak their language. If you come in—if I came in with my CEO and started talking about impressions and clicks—. She'd be like, "What?"

Matt 00:24:18 Right. Yeah. Because that's not what—that's not what she cares about.

Michael 00:24:21 Right? Our metric—right. Our metric is growth.

Matt 00:24:23 Our—Wall Street doesn't care about that. Right?

Michael 00:24:24 It just says—so if I didn't have some semblance of how the P&L works, I wouldn't be able to have intelligent conversations.

Matt 00:24:32 And the same with ad agencies. Ad agencies sometimes lose sight of the business they're working for and what their client really cares about, and they focus on winning a Cannes Lion or impressions. It's like: that's not gonna move the needle on the business. That's not gonna drive shareholder return. Like, that's where you need to focus.

Michael 00:24:48 It's a great point. It's—and they're even one more step removed from it, which makes it even harder because they don't necessarily have access to the internal insight.

Matt 00:24:55 Although those—but that data is more easy to get your finger on than ever before in the age of AI.

Michael 00:25:00 Yeah. So I—that's what I—just my point is: just learn the business. And especially as you become—more senior roles—that—that expectation that you're gonna learn it is really important. And it is something that you do every day. You don't come in, like, you know, even having worked decades or a decade, whatever. You never know everything. There's always something more to learn, always something more to go deep on. And I think, for me, it's been really helpful, and it's given me a lot of confidence in what I'm doing now.

Matt 00:25:27 Yeah. I think that's awesome. And I'm glad you added that, because I think a lot of people do lose sight of that in the midst of them just trying to deliver whatever the task is.

Michael 00:25:35 It's hard, because, like, "Hey, this is what I'm accounting for." Right? Yeah. Like, "this is what I've gotta do." But at the end of the day, if growth is the metric, then what are you doing to drive growth, and how are you measuring that, and how are you demonstrating the value?

Matt 00:25:47 Absolutely. So going back to my question: is there a saying or mantra that comes to mind?

Michael 00:25:51 So I—I have one that—it may be completely off—.

Matt 00:25:54 There's no wrong answer, my friend.

Michael 00:25:55 This. But so for me, my mantra is: find gratitude in life every single day, especially when you're under great stress and adversity.

Matt 00:26:07 Pressure's a privilege. Right?

Michael 00:26:09 Pressure is a privilege, but all of us will go through moments in time where we have disruption in our families, tragedies, setbacks at work, setbacks in companies, health, etcetera. And every day that you can find just a little bit of gratitude in your heart, it will help propel you forward. I know it sounds like a—good root of it.

Matt 00:26:28 It's really true. I think I take a lot of things for granted in life. And any moment where you would take a step back, and you love what you do, and you're surrounded by those

that you like working with or your family—so many people in this world would kill for a situation like that. Right? So just be happy with where you are.

Michael 00:26:45 For sure.

Matt 00:26:45 And nothing's ever perfect. Right?

Michael 00:26:46 No. It's not.

Matt 00:26:47 Well, I have a lot of gratitude for you taking the time today to take some time out of your busy CES schedule and share your story and your insights with us. I think our audience is getting a lot of value. So thank you so much, Michael.

Michael 00:26:47 Thanks for having me.

Matt 00:26:47 Awesome. On behalf of Suzy and the Adweek team, thanks again to Michael Lacorazza, the Chief Marketing Officer of US Bank, for joining us here live at CES in Las Vegas today. Be sure to subscribe, rate and review the Speed of Culture podcast on your favorite podcast platform. Till next time, see you soon, everyone. Take care. Bye-bye.

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