

PNC Women in Business Webcast Series Transcript

Celebrating Hispanic Heritage Month with Nina Vaca

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Moderator: So without further delay, let's begin today's event, once again, Celebrating Hispanic Heritage Month with Nina Vaca. I would like to introduce your first speaker for today, and that is Diana Bellini, PNC Wealth Management Relationship Strategist. Diana is also programming chair for PNC Latino EBRG, Pittsburgh. And with that, Diana, you have the floor.

Diana Bellini: Thank you. Good afternoon, everyone. Welcome. I'm Diana Bellini and I want to thank you for joining us virtually to the courage to be empowered, a candid conversation with Nina Vaca, CEO of Pinnacle Group, and Vicki Henn, Chief Human Resource at PNC. Since we can't sit together in person, this felt like a great opportunity to virtually come together with Women in Business week and the Office of Diversity and Inclusion at PNC to kick off the Hispanic Heritage celebration from the comfort of your own home.

Each year, Americans observe National Hispanic Heritage Month from September 15 to October 15 by celebrating histories, cultures, and contributions of many generations of Hispanic Americans who have positively influenced our great nation, like our guest speaker today. It is a great honor to have (inaudible) Nina Vaca lead us in a dialogue about empowering our Latino communities from where we are.

Before we get started, I would like to introduce you to my colleague, Tina Medina (ph), who will do a quick poll before the speakers take over the stage. Enjoy.

Tina Medina: Thanks, Nina. Hello, everyone. We would like to start the first polling question. We are curious to know how often are you engaged or empowered in your community. So if everyone could take a moment to complete the polling question. Are you always engaged? Are you sometimes engaged? Or are you learning more today?

I will share what this word means to me. Empowerment means listening to others, teaching a class, mentoring someone, volunteering. Okay. Look at that. So far, it looks like everyone always empowers and it's great.

Okay. So I have the pleasure of introducing and extending a warm welcome virtually to Vicki Henn, Executive Vice President. She is PNC's Chief Human Resource Officer. As if those responsibilities alone, or a full-time job on their own, Vicki serves on board of the PNC (inaudible) and she is a member of PNC's corporate diversity council. Perhaps most notable for us today, Vicki is also the executive sponsor for both the PNC Latino Employee Business Resource Group, and the PNC (inaudible) resource group. During her career at PNC, she has held a number of leadership positions, including deputy director of human resources for the regional community bank, eastern division HR manager, and staffing manager for the distribution segment.

She also serves as managing director for community development giving her many accomplishments at PNC. It should not be surprising to learn that Vicki was recognized with the bank's most prestigious honor and is a past PNC performance award recipient.

(Inaudible) on the theme of empowerment and I hope by now that you can see why Vicki is moderating this event with our special guest. If anyone is an expert on empowerment, it's Vicki.

And now, I will turn it over to Vicki.

Vicki Henn:

Thank you, Kim (ph). That was very, very kind of you and we are here today with someone who puts me to shame. So Nina Vaca, I am so excited to have been asked, so excited to share this moment with her. But I want to tell you a bit about Nina. So Nina is Chairman and CEO of Pinnacle Group, named the fastest growing woman-owned company in the country in 2015 and 2018.

Pinnacle has also been included on the Inc 500, 5,000 list of fastest growing companies 13 times. Nina is one of the few Latinas in the nation serving on boards of publicly traded companies as well. She's on three boards. In 2014, Nina was appointed by the White House as a presidential ambassador for global entrepreneurship. She is a recipient of the coveted Ernst and Young entrepreneur of the year award and the Goldman Sachs most intriguing entrepreneur award.

Most recently, ALPFA and Fortune Magazine named Nina in the top five of the 50 most powerful Latinas in America. In addition to her business leadership, she has served as a civic leader and philanthropist, working relentlessly to expand opportunities for minorities and women in business. Over the years, Nina has supported organizations that improve the lives of disabled veterans, women, and children in domestic violence centers, as well as students, parents, and teachers in Title 1 schools.

Along with financial support, Pinnacle also provides extensive career preparation training and internship opportunities to high school and college students. Nina is particularly focused on expanding opportunities for women and Hispanics in the STEM field as well. And I have to tell you, I watched some videos of Nina, the many awards, and recognitions, and sessions just like we're having today that she has participated in, been the recipient of. And there's a line she used once in relation to someone else but I want to use it in relation to her. She said you can't be what you can't see in reference to somebody else. But Nina, today, on behalf of all of us here at PNC, we are so happy to see you today and have you here with us. Thank you so, so very much.

Nina Vaca:

Vicki, delighted to be here. Thank you so much for that kind, kind introduction. I want you to know that I am delighted to be here with PNC. I have so many great friends at PNC and new friends at PNC. Amy Corenza (ph) who spends time in the community, who I've gotten to know. Diana, thank you so much for kicking us off and having the courage to invite me through LinkedIn. Ashley, your work in diversity. And of course, Vicki.

Vicki, without your executive support, this would not be a reality today. I just want to thank the army of people that it took to get to this day, especially on behalf of Hispanic Heritage month, what a pleasure to be here. Thank you.

Vicki Henn:

Thank you. And I'm really excited and I know we ran a little bit behind. Thank you everybody for your patience. Thank you, Nina, for your patience. So we're going to hop right in. And we're really excited. I know everybody is excited to be able to hear from you and ask some questions. So I want to start, pick your brain. You're a successful Latina. Your courage and how you empower yourself is a big part of our conversation today. And I want to start with your journey.

So I know you were born in Ecuador. You are one of five children. Tell us a bit about how your parents decided to come over to the States and how that has affected your view on your life, on your business, and on the success that you've had?

Nina Vaca:

I'm so glad, Vicki, that you started with that question. Because to really understand a person, you have to understand where they came from. So much of our upbringing and who we are came from how we grew up and that's exactly my story. My mother and father immigrated to the United States with a suitcase and a dream, and they found that through entrepreneurship was the way that they would feed their five children.

And so my mother actually had six children. Five are living today and it's a classic immigrant family. I am but one example of the millions of stories that exist in our country today. My parents came to find a better life. They were very young and they knew that my father had actually -- he had a job offer from a company named Pacific Games and he started working in a factory sanding checkerboards for Pacific Games. And eventually, he became an entrepreneur.

My mother became a civic leader and continues, to this day, to be a civic leader. Became the honorary consulate of our country in Houston and I've just had such an incredible front row seat by watching the two of them, their persistence, their faith, their family values. It's not a surprise that I became an entrepreneur myself because one of the things that was always the topic of conversation at my dinner table is the gratitude and the country that we live in. And that we're willing to work hard. We're willing to put in the sacrifice, we too could change our circumstances and do anything we wanted to be.

So my immigrant background incredibly influenced who I am. It taught me how to work hard. It taught me to be appreciative of the country that we live in and to really try to lean in and be the best version of myself and find that success through entrepreneurship.

Vicki Henn:

That's amazing and I know a lot of people certainly relate to, I know you started working, I believe I read when you were about 15 years old in your family's travel business. I love the fact that you had the courage to start your own business on your living room floor and that you said it only has taken 23 years to be an overnight success, which is a great line.

So can you share some of the details about what it was when you were first starting, even if you think about that first year that you launched your business. It's one thing to feel empowered but boy, when you're starting out, how do you conjure all that together and actually move forward? Can you talk a bit about that?

Nina Vaca:

Sure. I'll take me back 24 years. My career really began, even though I'm an entrepreneur, it really began with education. I had the opportunity to be the first to go in my family but not the last. And so I always take the opportunity to express the value of education and the importance of education both in the university and outside.

One of the things I learned from working in my father's business is he had actually brought in a computer at the time. It was a dumb terminal with the green screen. And so for me that was a big education to see how technology and bringing technology into a manual company could really change it. So I was very, very curious. So when I graduated from college, I knew I wanted to be in the technology industry. I knew that it was the youngest industry but it was the fastest growing.

And I didn't care what job I got. I just wanted to be in that industry. So at the time that I started the business, I was 25 years old and technology -- you think about, let me just take

you back to 1994. I started the company in '96 but I joined the industry in '94. This was the entry of the World Wide Web. This was pre-iPhones. This was pre-everything. And so as you can imagine, technology was all the range. And so I had the opportunity. I had that kind of as the wind pushing me.

And the details of when I started the business, I was very fortunate to start a service business and to start a business that the marketplace really needed. I need talent. At the time, the corporations were moving out of the mainframe into the UNIX environment. And of course, we have changed so much since then. Now, we're on the cloud but the need for technology people was at an all-time high.

And so when I started the business, things were going great but shortly thereafter, they were not. One of the things -- one of the (inaudible) stories that I share it that 9/11 almost put us out of business. We were devastated. In fact, I'm doing a segment on channel CW33 next week about how I survived not just 9/11, the great recession, but now COVID-19.

So growing a business has been one of the most rewarding things in my life. At the same time, it's one of the hardest and most difficult things in my life with all these three challenges. So the details of when I started, I started very humbly. I started very positively but very shortly thereafter, by 2001, I was dealing with my very first crisis.

Vicki Henn:

If you think back to that time, you're starting it very humbly. You certainly latched onto something that was -- you were very future focused but you're a female. You're a Latina. So I'm sure there were a lot of challenges that you faced and so again, can you talk a little bit about how did you personally overcome that? Because again, wonderful family structure, focus on education. But I'm sure there were some other things that I think our audience certainly could relate to.

So with all of that as a backdrop, is there anything in particular that you can think of that was a moment as you're building your company. I know you've had COVID, 9/11, those things that you discussed. Is there anything on a more personal level where you really had to say, you've got to make this happen back to that notion of empowerment.

Nina Vaca:

Right. So you've got to make this happen. That is the immigrant philosophy. Failure is never an option. Failure has never been option at the moment, but I think appropriate for this question is the biggest challenge was quite frankly, not seeing a lot of women doing what I do. Even today in the Fortune 500, we have 25 women in CEOs. I didn't see a lot of Hispanics. We had zero Latinas leading Fortune 500 companies. It was hard to find someone that looked like me, which is why I am passionate about the motto, you can't be what you can't see.

And so I looked and searched out for inspirational women that would inspire me. And I got involved in organizations where I got to meet people with the same values and women that were running all these big companies. And I learned from them. And I sought mentors out, and sought sponsors out because I wanted to learn and absorb as much as I possibly could. But that was probably the biggest challenge is not seeing enough people that looked like me, the women that are running scalable businesses.

And so I found organizations like We Bank, the national women's business enterprise national council, NMSCC, and others who introduced me to women who were doing it and the rest is history.

Vicki Henn: That's wonderful and that is why your leadership and us seeing you is so important. It's such an important piece and certainly, I know I speak for all of us on the line. So I'm dying to know, just tell me, tell the entire team who is on, how were you selected to be a diplomat and then an ambassador? That's an amazing accomplishment so can you talk about that? That's just really cool.

Nina Vaca: That experience, I can just tell you, was so amazing. And actually, the way I was nominated by Obama to become a presidential ambassador for global entrepreneurship, honestly, was through service. As you know, I just started with my home. My mother has been an activist. My mother is not interested in hearing about your business success. She is very much asking the question to me all the time, what are you doing for others.

I used to come home and be all excited and tell her I was the Ernst & Young entrepreneur of the year and she'd go (inaudible). So my mother really inspired me to get involved in the community and I started my career. In about the year 2000, I started raising money for Hispanic students to go to college, for minority students to go to college. I was very passionate about that because it was such a big game changer in my life.

And then I started working -- actually, I worked in the Bush years with Laura Bush, helping women in Rwanda and Afghanistan. And my life of service just started growing, and growing, and growing. And so when President Obama was looking for stories that would inspire people, I'm so proud and honored that he chose my story. I was the only Latina to be selected as a presidential ambassador and the only non-household name, Tory Burch, Damon John, Sara Blakely our my colleagues.

And at one time, I actually asked. I said, why did you select me? I'm not a household name. I'm not a celebrity. I'm not the guy who founded AOL, Steven Case. He's also on there. And the answer he said was really simple. He said because your story personifies the American dream and your story is more likely to be the story of many people who start businesses. They aren't stars overnight but they start businesses, and they feed their family, and they contribute to the community.

And so I was really proud to be a presidential ambassador. I got to go to five different countries. I started off in Ghana, Africa. I went to Vietnam. I went to Bahrain. I went to Jordan and I had the opportunity to really inspire women, minorities to start their businesses and to use entrepreneurship as a vehicle to create wealth in their family.

And that was one of the most rewarding experiences in my life. I got the chance to do -- I actually got the chance here in Dallas, Texas to be part of an immigration ceremony where I gave people their citizenship. I got to hand them their certificate and call out their name. It was just -- to know the impact that you're making in helping people was one of the most rewarding things I've ever done. That was a long answer but that's how it happened.

Vicki Henn: That's a great answer and that's a great story. Thank you for sharing that. That's just amazing. And I would imagine, so I'm a mother of four. I know you're a mother of four. So one of your additional just great accomplishments is your family. I know that. And so when you think about your story and exactly why you were selected by President Obama, and then you think about how you translate that then into your personal life, can you talk to us all a little bit about how do you keep your cultural life and your family?

How do you continue to demonstrate to your children, to your family those same values? Because again, I think my kids don't know me, don't necessarily -- they know I do

something for a bank, I'm in HR, I get some awards, what have you. But I'm mom. So they look to me for their values, for their belief. So can you talk to us about how you do that, how you approach that with your own family?

Nina Vaca:

I talk a lot -- I really take the time to really talk a lot about my past and talk about what I'm doing and why I'm doing. You're right, sometimes I am just mom to all my four children. A funny story. I was actually being honored by the Wives of the NFL and I thought, oh, this is exciting. I could tell my boys and finally, my boys will be really interested in what I do. And my son said, why would they honor you? What are you going to do? Ask them if they want eggs? Because I'm the woman that asks him if he wants eggs every morning. I'm the one pushing the egg. So he was so young that he didn't understand what a director does, what a chief executive officer does, what a chairman does.

Now, my daughters do because they're older. My daughter is 20 and 10, and I have always taught them at a very young age the power of women. I started taking them at a very young age to where I speak, or galas that celebrate women. I had them meet senior C-suite women so they can see themselves and that was so powerful to them and it has really changed the way that they have approached their lives. Just knowing the story and knowing our background. And then really seeing that at a very young age they too have become leaders in their communities, in their schools, the universities. And nothing makes me happier than to show them through communication and through role modeling what our opportunities are.

So my boys are teenagers now. I've got a freshman and a sophomore in high school and I continue to talk to them about our values. And so for me, in many days, I'm a mom. I'm a director. I'm a community leader. I'm a CEO. I'm a wife. I'm so many other things and it is hard to balance it all. But through it all, I think through sharing your values and communicating your story, and never forgetting where you came from has been how I've done it in my family.

Vicki Henn:

I think it's so important because I think it's through that sharing, whether it's in situations like today, sharing with all of our colleagues at PNC, or with your family, we need to do more of that because that's I think how we pass it on and how we learn from each other and de-stigmatize I think some of the assumptions. So that's great. Thank you for that.

Talk a bit about -- so you're on three corporate boards. One of the things that's so important to us, and we talked a lot about it at PNC and take very seriously, certainly, is having more women, more diversity on board. So can you talk a little bit about that from your perspective and the work that you do to really be and advocate for more women on board?

Nina Vaca:

Sure. So as far as I could tell, I was the youngest Latina to be elected to a Fortune 500 board. And for me, that was -- it was in my late 30s. And for me that has been an incredible experience. And not seeing, again, 2% of Latinas serve on publicly traded company boards, 2%. That is the lowest of any other minority group. And so for me, I never like to be the first or the only. To me, my job is to make sure that that's not the case.

This is a gift and a responsibility for me to turn around and to open the doors of opportunity for women. So I have decided that that's something that I'm very passionate

about and the advocacy goes both ways. Number one, it's obviously within the board suite to entertain having more women on the board. But it's also inspiring women to have personal growth. I always say that it's not enough to want something in life. You have to prepare yourself to receive it.

So what are you doing to prepare yourself? I prepared myself for a decade. This was a goal that I had for a ten-year goal, to be on a publicly traded company board. And so all the things that I was doing to grow myself as a leader, to grow the company, to grow my experiences so that I could utilize those experiences. And so the advocacy goes both ways. One, on the corporations obviously to consider more women. But two, on women to really lean in and really ask yourself what do I want and how am I going to get it.

Vicki Henn:

That's great advice. I couldn't have said it better. So I'm sensitive to time. I know there's a lot of people who are going to be wanting to ask you questions. But here's the really big important one. So you do public speaking. You're running a company. You're a mother of four. You're a service leader. All of that and then on top of it, you're a triathlete. So I fight hard to get through three miles on my run. So this is really upsetting to me. What am I doing wrong? What can you share about how you make time and how you set these goals and meet them? How do you find time for that balance? I am impressed and I'm upset. I've got to tell you, doing my three miles this morning, I felt very, very inferior knowing I was going to be with you today.

Nina Vaca:

Well, do not do that. Do not feel inferior. By the way, you look fabulous. So there is nothing -- really, the answer as I think about your question, the answer is truly discipline. I'm really a disciplined person. Like I said, I had a ten-year goal. Consistency. Discipline. That's what really, for me, swimming, biking, and running is kind of my refuge. The phone can't ring when you're swimming in the lake. It just can't. You can actually answer a phone call. You could listen in on a bike or maybe even on a run but swimming for me is my absolute favorite.

For me, it's about discipline. It's the same discipline that I use in my company. Most people say how on earth can you have an executive management team, and be outward facing, and raise four kids. And the answer is discipline. I manage my day very carefully through time blocks and I prioritize what matters and what's important to me. I have my guiding principles that I live by and I make sure that my calendar mirrors through guiding principles. Being here today was important to me because inspiring others matters. It makes a difference.

Vicki Henn:

It's so important and the notion of discipline and I love what you said about making the time. Because balance is somewhat impossible but you have to decide and make decisions for yourself what's going to work and then be disciplined about that. So I love that message for our colleagues for sure. Thank you for that.

So again, in the interest of time because I want to make sure. I know we have folks that want to be able to engage with you and ask you some questions, I'm going to turn this over to Zaira Suarez (ph), our local sponsor for the multicultural EBRG in the West and Central Florida markets so that she can help moderate our live audience text questions.

Zaira Suarez:

Thank you, Vicki and thank you for those insightful questions. It's such an honor to be here with Nina Vaca and thank you for sharing a glimpse into your life with us. So to kick things off, I'm going to ask the first question while we wait for our audience members to continue to submit questions via text to 76289.

The first question is we've all heard of rising tide floats all boats and I wanted to see if you see yourself as an advocate for raising up other Hispanics into leadership opportunities and if so, how do you manager, recruit, and empower talent?

Nina Vaca: Yes, I actually do believe a managing tide floats all boats and I think the boat of education can really help Hispanics. The boats that we've been talking about today, entrepreneurship, leaning into your own best self, education, these are all tools that I think this community could really lean on.

I don't know if I consider myself an advocate. I know I'm very passionate. I do consider myself an advocate. I'm very passionate about making sure not only that Hispanics are in the corporate workforce but they're actually moving up, and they're growing, and they're being promoted, and hired. And the way that I do that in my own business, by the way, 60% of Pinnacle is women.

We have (inaudible) represented in my own firm and a lot of them in C-suite roles, Hispanics in C-suite roles. I think it's just a matter of focus. I do it by role modeling because you can't certainly advocate for something you don't do. But this is an important feature for me to not just advocate but to do myself. And that's the way that I chose to advocate by being a role model and doing it myself.

Zoira Suarez: That's super impressive. Thank you. We have a question for Vicki. You're the executive leader of the Latina EBRG. Can you tell us what made you so passionate about this particular group?

Vicki Henn: Well, first of all, if you know the folks that we get to work with that are involved, that's in and of itself enough. The group of leaders that are engaged and frankly, I do very little but help and oversee the passion, the ideas, the energy, and frankly, the commitment to our employees to helping them develop, helping them to grow, helping them to be empowered as we're talking about today. It's awe-inspiring and I so greatly respect. It's nobody's full-time job, obviously, to be involved in EBRGs.

And the level of leadership, and the level of commitment, and the difference it's making in our culture and in our organization, it was really easy to get excited and to want to be part of that. And frankly, I learned a lot more probably from all of you than you learned from me. It's been an amazing opportunity and I'm very, very thankful, frankly, that you all continue to allow me to be part of this. Thank you.

Zoira Suarez: We're grateful. Nina, we have a question for you. You are certainly courageously authentic. How do you correct ignorance? Give us an example of a moment that felt that you were being discriminated against but you turned it around and made it a learning moment and made them a fan of Nina Vaca?

Nina Vaca: I want to answer that question. My favorite quote from Reagan is, "I do not like (ph) that man. I need to get to know them." And oftentimes, I feel like that is the case. I was actually on a board, I can't believe I might tell this story. But I was actually on a board and I was on the audit committee and I was in my office on speaker, as I normally am, getting ready. I made sure that I knew every single detail of the work. I made sure I was over prepared and fully informed, and ready to be engaged.

And all of a sudden, we were all on the phone, and all of a sudden, we heard a vacuum cleaner in the background. And someone said, hey Nina, is that you? Because I was the only female on the call. And I had about two seconds to decide what I was going to say

at that moment. And I quickly took a deep breath, I put the phone on pause, and then I unpaused it and I said, why no, Bob, that's impossible because at my house, the man does that.

And so I used humor to dispel a very uncomfortable moment. I call it finesse. I didn't get angry. I didn't get upset. Instead, I realized that person really didn't know me. And so I made it a point in the next couple of meetings to really get to know him, and him get to know me. And we have become the closest friends and he's been one of my biggest champions moving forward. So oftentimes, when people discriminate against us or have unconscious bias, I don't get mad. I get motivated. Because oftentimes, unconscious bias comes from a place of not knowing.

And so I feel like we have the opportunity to use finesse and in a corporate environment, this is super, super important, to use finesse and make sure that we use that opportunity to educate, to inform. Because once people do know you better, I guarantee they'll change their perspective. So that's how I deal with that.

Zoira Suarez: Great answer. Thank you. What's a standard day in the life of CEO, Nina Vaca?

Nina Vaca: I'm an adapter and so what that means, one of my top five strengths is I'm an adapter. That means that anything that's thrown at me, I can very quickly adapt, and pivot, and turn. And so my life could be, like I said, I'm a director, I'm a CEO, I'm a wife first, I'm a mother. I am so many things and on any given day, I may be more of one than the other. I quickly adapt to the situation and the day, am I in a strategic meeting in the business? Am I lending myself to the community? Do my children or my husband need me that moment? It really is about balance and discipline and it might be more one day of the other. But hopefully, I try to do my best I can.

Zoira Suarez: Nice. Vicki, we have a question for you. As the head of HR, you've seen the Hispanic and black markets grow substantially over the years. Do you see more leadership roles opening up for these minority groups at PNC?

Nina Vaca: So certainly, I think we have to and we've been talking a lot about this in our organization. There is much more we have to do in terms of retaining and promoting the talent we have. We have incredible diverse talent in this organization. I think we've actually done a really nice job. There's always more work to do but we are very intention about bringing talent into the organization.

Here I think we have an opportunity and we frankly just need to do better is around identifying that talent, developing that talent, and moving that talent, creating opportunities. Because it's not for lack of leadership opportunities. It's for not being enough and not doing a good enough job identifying and promoting talent. And that's the work ahead of us and that's the commitment we have. And that's what our board is holding us accountable to, what all of us are holding each other accountable for. And certainly, as a chief HR officer, it is of paramount importance to me.

So I think we have the talent and it's not for lack of it. We've got to do a better job creating those movements and giving those opportunities so that we continue to see great leadership growth, particularly at our senior-level.

Zoira Suarez: That's a big job. Thank you. Nina, someone from our audience wants to know your perspective on effective ways to build self-confidence to follow through with the goals and overcome obstacles to become successful?

Nina Vaca: Let me see if I can understand that. I think it's important to understand what you're naturally good at. I use personally the Clifton Strength Binder. It's an easy way to find out -- there are a lot of tests and things that you can do. And you know what you're really good at it. I have a motto. Be crazy good at what you do and what I mean by that is take the time to understand what your real strengths are and then double down on those strengths. And that's what I've done.

There's books and experts that will validate this. I just use my 20 years in business to validate it, is to double down on your personal strengths and to have courage. It takes a lot of courage to take on roles that you might not be ready for. The statistics will show you that most women want to have exactly the job description before they apply. Be a little risky. Take on big roles. Be courageous. It takes a lot courage to apply. It takes a lot of courage to raise your hand.

My daughter just recently ran for an office in the university and she didn't attain the goal but we celebrated her anyway because I tell her, you miss 100% of the shots you don't take. I'm proud of you. Let's celebrate courage. So she had the courage to run for office, being a freshman at the university. So this is the type of thinking and mentality that I've had and understand what your true strengths are, double down on those strengths, be crazy good at what you do. So you build a reputation on those. And that will give you a confidence and courage to take on new things and uncomfortable roles.

Zoira Suarez: That sounds fantastic. Thank you. This is I believe our last question. Many of us are first-generation Latinos. So we understand failure is not an option because we would hate to disappoint our parents. Tell us how you took that Latin guilt and combined that with your natural desire to succeed and made that a reality. And do you use Latin guilt yourself?

Nina Vaca: This is great question. My mother (inaudible). She's like, por que, mija, por quarter end te vas? Why are you leaving? Why do you need to (inaudible)? Be careful. Those Wall Street, cuidado. So I married a Wall Street man. Anyways. It is the Latin guilt. It is a thing. I understand where you're coming from. We as a cultural community, we have always prioritized family, faith, family hard work. And we need to encourage ourselves to also prioritize -- I mean family as a value and a priority for (inaudible). We need to put education up there as well and that is how I got through it.

Because being the first and being in college, knowing that my family needed me in the workforce was one of the hardest thing that I had ever done personally. To know that I am doing something different than they are when I could be easily working and helping. that was very difficult for me. But the mindset that I encourage us to have is that through education, and through during your career, you are helping your family. You're changing the generational wealth in your family and you're changing your family forever.

And so I feel like that mindset gives me the courage -- gave me the courage to finish and to continue to move on, to know that the more that I prepare myself, and the more that I give back to my community, that is the way that I help my family, by inspiring them, motivating them, changing the general wealth. And so as you grow at PNC, as you grow your career, have that mindset that you're not being selfish. It's just a different way of helping your family.

Zoira Suarez: Thank you for that insightful answer. That concludes our Q&A session. Next up, we have Eric Kimble (ph), market leader of For Wealth Management in Pittsburgh. Eric?

Eric Kimble:

Thank you so very much and as the former speakers have said, thank you for allowing me to join you today and just following the conversation, and having a little part to how do we make our workplace a little more inclusive. And so that's what we're just going to briefly discuss today. And I will always tell my team that the whole conversation of inclusion has to be changing our belief system. That we no longer have the ability to look at inclusion and say we're doing it because we're being told to do it. We're doing it because not only is it making sense in terms of being the right thing to do, but it's right thing to do for the business.

There should never be an environment where we should not expect a different thought process from those around us. I always tell my team that I never want everyone to agree with me. If everyone is agreeing with me than we're never going to get better. And we have to look at inclusion in the same sort of sense, that when we have a different thought pattern around us, we can only get better because we're bringing different perspectives to the table, which are very meaningful for us to move the business forward.

Because our business is not segmented to one demographic. We have a very inclusive demographic as a bank and organization within this country. So we have to accept it that way. When we look for talent, we're always looking for the best. But once again, the best comes in various forms. The best doesn't have a cookie cutter approach. The best looks different in terms of religious backgrounds, and ethnic backgrounds, and lifestyle decisions that we make.

So it's not the cookie cutter that we traditionally have seen in corporate America. So when we start looking at talent, talent shouldn't start with how the person comes to the table with a particular ethnic background or even sometimes educational background. So we have to diversify the way that we think about things and approach them. And I think we're very lucky here at PNC. We have senior leadership that allows for those conversations to take place. Vicki has set forth a very strong platform. Luis Costello (ph) has set forth a very strong platform but it opens up the management team, so we have discussions about where talent lies.

And bringing to the attention of leaders like myself, of individuals that are in parts of the business that we traditionally wouldn't be aware of because we don't come across those various functions. So we talk about those opening in our executive meetings, which are very meaningful conversations because we bring to light individuals that would not have the opportunity to come across individuals in wealth, or in business banking, or in CNIB and various other parts of the bank.

So having leadership lead those discussion are very important. And lastly, I will say when you have the opportunity, become a mentor, take on a mentee. I personally mentor about four or five different individuals, not because I like to stack my deck but rather, it makes sense. And if I can extend my hand to help someone to further their development within the firm, I'm going to do it. It doesn't take a lot of time or effort but it can be a very meaningful relationship that you're able to establish.

So everyone should take the time to play it forward and take someone under their wing that can improve the overall environment for our organization. So inclusion, like I said, is something we have to do. It's not something we should do. And in closing, remember it's not because we need it because we're being told. We need it because we're moving and growing the business for all.

So thank you all for once again allowing me to throw in a few comments there. Obviously, I'm always here to continue those conversations. But we keep things going. I know that Pedro Viera (ph) is up next for a closing poll. I know that we kicked off the session with a poll so I know Pedro is going to finish that off for us and see how we may have changed the way we think about things. Obviously, Pedro is part of our PNC Business Banking in Delaware as well as he's part of the mechanical EBRG in Delaware. So with that, Pedro, why don't you close us out?

Pedro Viera:

Thank you, Eric. Listen, great comments. Kind of being brief, but I'm so proud to represent our PNC family with our poll wrap-up for today and so you'll probably see it on the screen in a couple seconds, the poll pop up here. But after participating in today's event, how often do you now plan on engaging and empowering yourself and your community? I think the initial poll has really good response for always and sometimes but I think we should definitely continue to learn and begin action in all cases.

And as we close the poll, just in the interest of saving time for closing remarks, I just wanted to thank everyone for their participation and thank you for just listening and Nina, and Vicki, and the team, just phenomenal job. So we appreciate your feedback. If we can go to the next slide there to see the results and then I'm going to turn it over to my good friend Alex Vihil (ph). He's the lock box manager in the treasury management service group and also a 2010 performance award winner for our highest honor here at PNC, to share his closing remarks. Thank you.

Alex Vihil:

Thank you, Pedro, for that intro. I was asked to give the closing remarks and was thinking what's the best way to do this and I thought personal. So wanted to share some things with the group. I'm a second generation Chicano and growing up, all we spoke was Spanish. So English was my second language. During family gatherings, I'd hear my uncles and aunts talking about Cesar Chavez. As I got older, I started to read up about Cesar who was an American leader, community organizer, business man, and Latino civil rights activist.

In the early '90s, I heard Cesar speak at the University of California and I attended a couple of his rallies. And some of the things he said really hit home with me and I wanted to share three of his quotes with the group. One, "Preservation of one's culture does not require contempt or disrespect of other cultures." Second, "Our language is a reflection of our selves." And lastly, "If you really want to make a friend, go to someone's home and eat with him. The people you give who give you their food, give you their hearts.

These quotes remind me of my Hispanic heritage and will mean just as much for generations to come as the U.S. Census by 2060 predicts that 28% of the U.S. population will be Hispanic. So there's definitely opportunities for Latinos in Fortune 500 companies to continue to grow. So with that, I conclude this meeting. I'd like to thank everybody for joining this meeting. So thank you.