

# Bank Investment Consultant

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## Bank Stars on the rise

Our Banks Stars on the Rise section is a qualitative judgment by our editorial team. The nominees were either under 30, or they've been in the industry for less than 5 years, which includes any recent career changers. The following 8 were those who we thought were on track to possibly appearing on our list of the Top 100 Bank Advisers at some point.



We listed our final winners here in random order, along with just one quote, either from them or from their supervisors, who also weighed in during the nomination periods.

We have included a more complete accounting of their answers to our questions, which details what they view as the opportunities and challenges of their generation.

The AUM and production figures were not used in our final determinations.

## Zachary Hogentogler

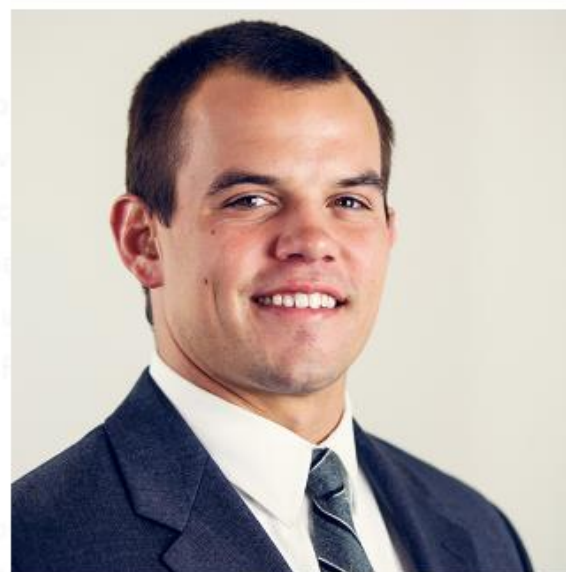
Zachary Hogentogler

Pennsylvania State Employees Credit Union/CUSO

AUM: \$37 million

2016 production: \$466,000

DYI investing has done great things by giving investors who fear the cost of working with a financial adviser the ability to invest on their own. But it's not always right for everyone. For clients that have a busy work/family life, DIY investing may not be the best option. If they are unable to adapt to industry changes, they may see their financial goals suffer.



## Seth Borders *Bank Stars on the rise*

**Seth Borders**

**Citadel Federal Credit Union/CUSO**

AUM: \$43 million

2016 production: \$345,000

"Advisers are being held to a higher standard now than in the past," Borders says. "It's raising the bar in the industry not only in compliance but also competence. Our team is more knowledgeable and is practicing a higher level of planning than ever before."

