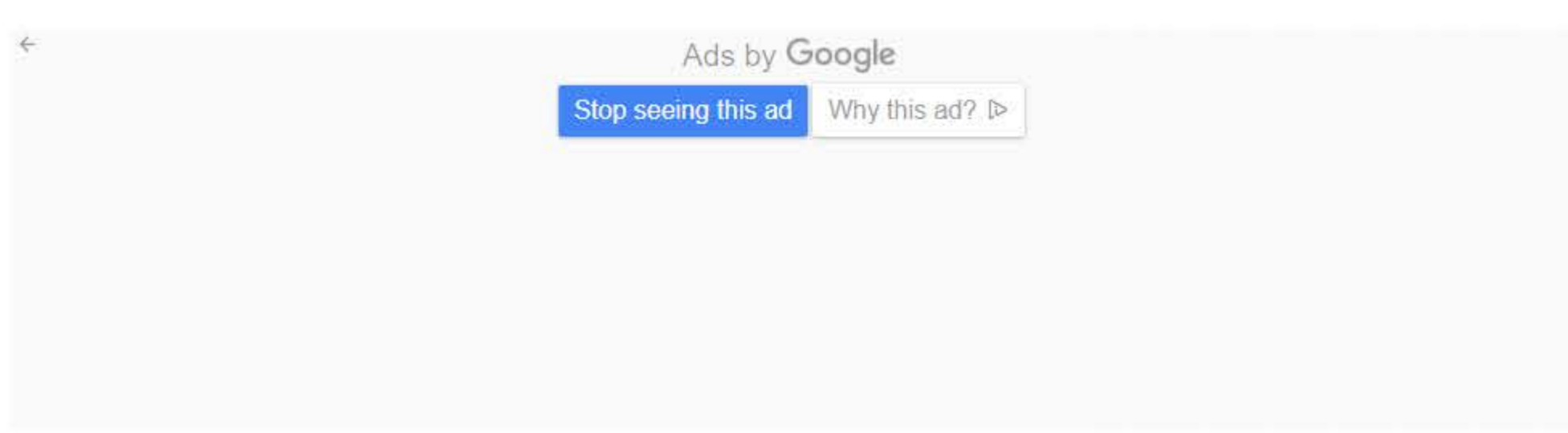


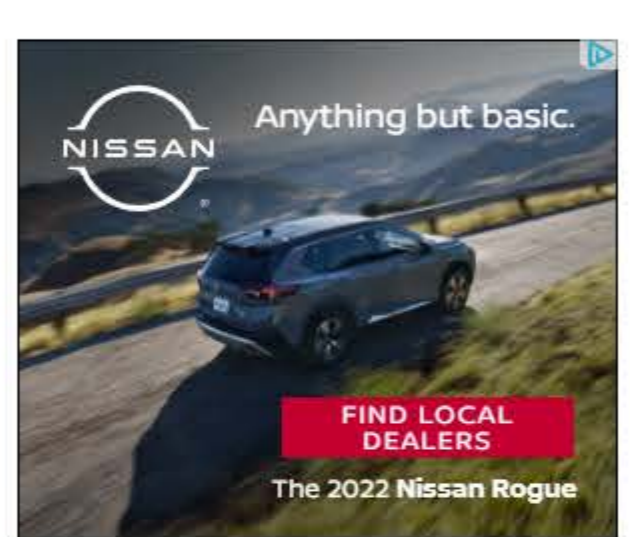
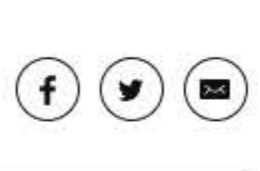
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BUSINESS

At 27, Reychel Webster is taking what comes in the banking sector

Larry Rulison
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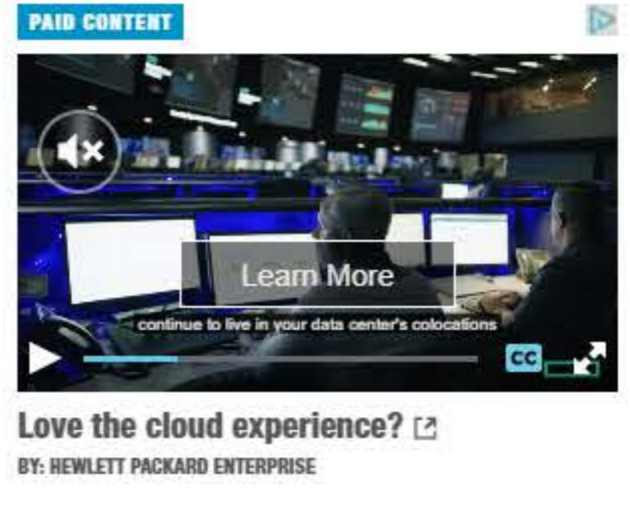


1 of 9
Reychel Webster, commercial portfolio manager at Pioneer Bank, is pictured at her workplace on Monday, Oct. 3, 2022, at Pioneer Bank in Coliole, N.Y.
Will Waldron/Times Union

Reychel Webster is just 27, but she has already switched career fields and has already gotten a big promotion in the banking sector since graduating from college and then getting her masters degree.

Some people her age might still be trying to figure out what career they want to pursue. But for Webster, it's OK to not know what you want to do. In fact, she encourages being comfortable in the uncomfortable every step of the way.

Almost two years ago, Webster joined Pioneer Bank as a credit analyst, deciding she wanted to try something new. She had already gotten her masters degree in accounting from Liberty University, and had been working at a local public accounting firm when she wanted a change.



To the average person, the switch might not seem like much of a stretch. After all, as a credit analyst, she measured the risk of loans that clients were applying for. It involved a lot of numbers and staring at paperwork much of the day — a lot like her accounting job.

But Pioneer has a special training program called the Pioneer Bank Leadership Development Program. Almost immediately after joining Pioneer in January of 2021, her supervisor told her she should consider applying for the training program. About eight associates are enrolled each year. The program lasts for three years and involves monthly meetings.

Webster immediately learned that careers these days aren't about getting a specific job and doing it your whole career. It's more about being multi-dimensional. At every monthly meeting, Webster and her fellow teammates would get a visit from a different executive who would help them understand what they did and how they got into banking.

"The number one thing is, it gets you out of your comfort zone," Webster said in a recent interview at Pioneer's headquarters in Colonie on Albany Shaker Road. "You have to do a presentation to all the executives during the application process. I think they've said it's one of their favorite days of the year because they get to see different employees from around the bank talk about themselves."

Trying new things helped Webster in her young career. About a month ago, Webster started her new job as a commercial portfolio manager for Pioneer, which has \$2 billion in assets and is one of the largest local banks in the Capital Region.

Being a commercial portfolio manager is a lot different than being a credit analyst. Webster has to meet with business banking clients and manage relationships in addition to worrying about the financial figures. It's a job involving people — many of whom are much more experienced than Webster and have a lot on the line.

Webster was comfortable in her credit analyst position. But as she learned in the Pioneer leadership program, you have to be willing to try new things. And she learned you have to be lucky and seize opportunity when it comes your way. That's how good things happen often in life. You just have to be willing to ride those opportunities.

"I wasn't looking for an opportunity," said Webster, who lives in Valatie in Columbia County.

But the person who had her commercial portfolio manager job before Webster did reached out to her before he left and said she should apply for the position.

"I think the position I am in now is going to give me a good idea of what I would like to do," Webster said.

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Written By **Larry Rulison** Reach Larry on

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