



Joyce Norris
Senior Community Banking Officer-U.S.
Bank, Clarksville, TN

Hometown SHEro

To grow up in a relatively small town like Clarksville, TN is probably not synonymous with having high expectations for becoming a hero, much less a SHEro in your own hometown. But Joyce Taylor Norris, the subject of this inspirational “woman of achievement” profile did exactly that...and more.

Today, Joyce is one of the most respected business leaders in Clarksville, a town of about 100,000 residents, home to Ft. Campbell Army Base, and located some 40 miles from Nashville. She currently serves on the Executive Board of the Clarksville Economic Development Council, Chairs the Convention and Tourism Board, sits on the Board of Directors of the Montgomery County Public Building Authority, and is a member of President’s Circle of Advisors of Austin Peay State University (APSU). Her most recent awards include APSU’s Ovation Award, the Athena Award, and a nominee for the Eckerd Salute to Women Award.

Equally impressive - albeit too many to mention - are Joyce’s past accomplishments and contributions. Over the past 25 years of her management career, through various bank mergers and acquisitions, Joyce has served her employers, her customers, and her community in many different positions. But whatever the role or the circumstance, people who know her and work with her always refer to her as a “true lady, a friend, and a trusted and respected leader” – a leader who leads by example, with integrity, and just the right mix of humility and confidence.

The Ozzie and Harriett era

But what makes this individual even more special is the story behind the story. An only child born just after the end of the second World War, Joyce did indeed grow up in Clarksville, TN. She was born to a mother who didn’t work outside the home and to a father who was a civil servant with high security clearance, working in an area that Joyce would later find out was atomic weapons. By her own account, her young life was “the Ozzie and Harriett era.”

Despite being a gifted student and strong in math, Joyce wasn’t encouraged to either go to college or to dream of a possible career. Partly as a result, she was swept off her feet by a young classmate named Gary Norris. Perhaps impulsively but definitely out of love

and the desire to start a life together, Joyce and Gary ran away and got married at 16. Forty years later, they can look at the naysayers and say, “Guess what – we’re still together, raised two happy and successful children, have four wonderful grandchildren, and we’re happier than ever!”

Considering Joyce’s many inspirational attributes, none is more compelling or indicative of who she really is than her role as mother. It was her decision to stay home with her children when they were young, and only later when she and Gary were living in the Atlanta area for a few years, did she make her first foray into the world of banking, her first job being a teller and later a customer service representative. But her priorities never wavered – her children’s needs came first, everything else second.

But later, with her children doing well in school and growing up, Joyce began her own career journey. Early on, she was given an evaluation of her performance and potential by a female manager. She credits this feedback with giving her the motivation to pursue a leadership position in the bank despite the fact that the field was dominated by men. Her manager helped her set up a plan to guide her career progression, and even though she left Atlanta and C&S before implementing the plan there, she would take it with her when she and her family returned to Clarksville in 1977.

A banking executive emerges

Aware that increasing her educational credentials would be important to her career progress, Joyce took advantage of every banking course available. She was the first woman her bank ever sent to the Tennessee School of Banking at Vanderbilt. “I know there was some jealousy and rivalry expressed over my appointment, but I just tried to work hard and do the best that I could,” Joyce said, “to prove that I was a good choice.”

Another thing she did to improve her chances of moving up in the bank and in community status was to join the local Business and Professional Women’s organization. Not surprisingly, Joyce was soon in a leadership role including the presidency. Looking back, she’s sure that in the process of marketing the club, she helped herself as well. By the end of 1985, Joyce’s visibility as a Clarksville bank executive and business leader was high. And, her credibility was rising right along with her name recognition.

On occasions, she would be asked to do a job that other male bank officers really didn’t want to do anymore, e.g., fundraising activities in the community. She knew the assignment had been dumped in her lap, but she was determined to make the most of it, for the community’s sake and for herself. The result: she outsold all of her peers and established herself as a leader who can deliver the goods! She clearly demonstrated that when she called on businesses and private citizens, she got not only their attention but also their trust and their money...which often translated to new or continued business for her bank.

A leader’s legacy

Joyce has a remarkable way of creating “win-win” situations in whatever she’s involved in. Her leadership style, she said, was developed and honed by observing other leaders

she admired and being sure not to emulate those she didn't. It's easy to see her style at work, as she interfaces with customers. There's no distinction between those who may be overdrawn and those whose wealth would preclude that ever happening.

In all of her dealings, she simply respects people at all levels and from all backgrounds. That's the way she interfaces with customers and with her associates. "I try to demonstrate integrity and hard work," she said, "and look for the same in others. Mind games are just not my thing."

Having recently gone through her fourth or fifth bank merger, Joyce is realistic about her success and her life. It is clear that she's extremely happy in her personal life and very proud of her and her husband's greatest success: "our daughter, April – a veterinarian, an independent woman, and a wonderful wife and mother to two children – and our son, Keith, an executive who at age 40, became a father for the first time to beautiful twin boys!"

Professionally, Joyce acknowledges that in 2002, "big banking is about big cities and big financial centers." Less concerned about her own future, she nevertheless worries that these are tough times for young women in Clarksville who aspire to follow in her footsteps. "It's very hard for me to encourage them knowing the direction the business is taking," she said.

But what she has been able to do is to quietly leverage her personal influence in support of women's leadership by accepting an invitation to join a small but growing group of women simply known as "the Network." It includes high profile and highly successful women professionals in and around Clarksville whose mission is to help position women – the right women – for political offices and other key positions in the community. Their goal is having an impact on certain outcomes, not in calling attention to themselves.

Joyce's membership in this network is important to her and seems extremely fitting at this stage of her life and career. She doesn't know for sure what may happen next in her own banking career, but she remains dedicated to her customers, her community, and her family, including her aging mother with whom she shares weekly visits. Whatever comes next, it's for sure that this Tennessee woman / Clarksville's own hometown girl has earned it the old fashioned way.

By Susan B. Hitchcock
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