

EPISODE 153

[INTRODUCTION]

[00:00:09] ANNOUNCER: Welcome to this week's episode of Coffee with a Journalist brought to you by OnePitch. Are you curious how OnePitch can help you find relevant journalists to pitch, including some of the guests in this podcast? Head to our website at onepitch.co to learn more.

This week on the Coffee with a Journalist podcast, we're joined by Miriam Cross, a technology reporter at American Banker. Miriam covers banking technology and fintech, specifically writing about the customer experience. During the episode, Miriam talks about a pitch she still thinks about from over a year ago, an example of an exclusive pitch she received, why her email inbox is the best place to reach her, and lots more. Let's hear from Miriam now.

[INTERVIEW]

[00:01:01] BB: Welcome, everyone. I'm Beck Bamberger. This is Coffee with a Journalist. Hopefully you want to hear from a journalist because that's what we do on here is just talk with journalists and have them tell us all their pet peeves of pitching and so forth because we want to get publicists better relationships with our journalists. That's why we're here.

With us today, excitingly, is Miriam Cross. She's the technology reporter from American Banker, and she even has her inbox pulled up live for us. I can't wait. Miriam, thanks for being here. How's it going?

[00:01:32] MC: It's good. Thank you so much for having me.

[00:01:34] BB: Thank you. Miriam, I love when I get on here and a journalist is like, "Yeah, I got my **[inaudible 00:01:39]**, and I'm ready to go. I got my email." I'm like, "Yes, yes."

[00:01:43] MC: I did research. I took notes.

[00:01:45] BB: Let's unfurl it all. I'm so excited. First off, I always ask people, even from the biggest top outlets, hey, what is your outlet about? So for those who may not know, American Banker, how would you describe?

[00:01:58] MC: Well, it's pretty self-explanatory. It's a digital publication about banking, and we used to be a print newspaper that ceased, I think, in 2016. Now, we're online only. We publish daily. We cover national banks, community banks, credit unions, payment companies, financial regulation, and technology.

[00:02:20] BB: Quite the gamut. If you're in banking, this is your place. I'm sure. Miriam, for you specifically, now, we just mentioned technology reporter, what are the areas that you're interested in most?

[00:02:33] MC: So I write about big technology and fintech. But more specifically, I focus on the customer experience. So basically, all the cool things banks are doing with technology to serve their customers better, and fintechs as well. So I also write about challenger banks and companies that are competing with banks. I read about the tension between banks and fintechs. What makes a good bank fintech partnership, etc.?

[00:02:57] BB: Got you. Now, Miriam, we're going to transition to your inbox, which sounds a little bit busy from our first initial chat. What is your inbox like?

[00:03:08] MC: When you ask this question, it's so funny to think about because when I started this job about three years ago, I was talking about it with friends, and one of them mentioned, she said, "You're starting from scratch. You have an empty inbox," which I haven't really thought about it that way. So I'm like, "Yeah, I want this to be pretty organized. I don't want to get to the stage where I have hundreds and hundreds of emails," because then you're just never going to call them. So I try to keep my main inbox to less than 15-ish emails at all times.

[00:03:38] BB: Wow. Okay. And is that accomplished?

[00:03:42] MC: It is. Right now, it's at exactly 15. But I am in –

[00:03:45] **BB**: Fabulous.

[00:03:47] **MC**: Well, I'm a very liberal user of folders and labels so –

[00:03:50] **BB**: Got you.

[00:03:51] **MC**: Basically, every feature story I write gets its own label. I have separate labels where I throw pitches like we'll talk about and source emails and things like that. I'm also a very liberal user of the snooze feature to get an email out of my inbox. Like if I know I want to look at it later. But I'll push it off for a week until I have time or closer to when the embargo lifts or something like that.

[00:04:13] **BB**: Okay. You're using all the bells and whistles, snooze, labels, everything. Do you, Miriam, use your inbox as your own personal Google search? You're like, "Oh, seven months ago, someone pitched me about that. And now, I need that." Does that ever come up?

[00:04:27] **MC**: Absolutely. That's why I find it really helpful in pitches when people are very specific and use keywords because if I'm writing a story in seven months about cryptocurrency or blockchain, that's something I can easily search for in my inbox.

[00:04:41] **BB**: Yes, yes. Got you. So that works well. Okay. Is there a subject line that you're looking at right now in your 15-something emails that is standing out to you that you'd like to even share?

[00:04:55] **MC**: Sure. I have one that I pulled up from last year in preparation for this.

[00:04:57] **BB**: Oh, great. Do share. Love it. .

[00:04:59] **MC**: It was a really good pitch, and I still think about it because it was so good.

[00:05:03] **BB**: Wow. I've never heard that, by the way. It seems like I still think about that pitch. Wow. Can we shout out this person? Is that appropriate?

[00:05:12] MC: Sure. I can tell you the company it was from. It's from –

[00:05:13] BB: Okay. Okay. Tell us.

[00:05:15] MC: Yeah. It's from a company called RiskScout. They do onboarding and due diligence compliance software for high-risk industries, including Cannabis. This was a very good pitch because even though it did come from a vendor, and a lot of vendor pitches are not what I'm looking for.

[00:05:31] BB: Yeah, I'm sure.

[00:05:32] MC: This one did a bunch of things right. First of all, the subject line was very direct. It was compliance automation holds key to cannabis banking for America's banks. Even though it was from a specific company, it was about a topic that is very hot. People want to know about cannabis banking. It's something that affects a lot of banks. It's something they're very hesitant to do because regulation is still very fuzzy. For the ones that do do it, compliance technology is very helpful in helping them scale. So this company was something that was interesting to us.

Another thing that PR person did, which is pretty important if you are a vendor pitching me, is include a bank who's willing to speak. He had a bank who was a client of this company, who was willing to speak. Even had a couple other source suggestions, which I didn't need, but the bank was crucial. It was also something with a little research, I realized I could expand this story. It wasn't just about this company. It was about the larger topic of cannabis banking and compliance technology.

[00:06:28] BB: Got it. So key piece of that, I already have teed you up with someone who could speak to you directly. This I cannot overemphasize. I put this in my own pitches of like, "This is how many people I have for you to talk to right now. A, B, C, D, here's their LinkedIn." It's like that level of showing you what I've got, in terms of people for you to talk to. It sounds like you like that.

[00:06:49] MC: I do and I do get a lot of pitches from vendors. But the thing is we're never really going to spotlight a vendor. The bank's voice is always going to be the most important voice in the piece. So that's really important.

Another thing that I appreciate is when the pitch is about a specific piece of news or a specific idea. It's not too broad, like why digitization is important to community banks or why digitization needs to be – You need to balance with the human touch. Like we write about that all the time. I need something more specific, preferably something kind of buzzy. Or it needs a news peg. We do write evergreen stories. But ideally, I need to be able to see why should I write about this now.

[00:06:49] BB: Yes, yes. Why now? God, I feel that's missing so often too. Miriam, do you like exclusives or embargoes?

[00:07:37] MC: I do. I will say I do get exclusives. I rarely find them to be exclusive-worthy, if that makes sense. But usually not things I'm jumping to write about.

[00:07:51] BB: Got it. And why is that? Because it's actually not news?

[00:07:55] MC: It's actually not news. It's very marginal. I can give an example of an exclusive that I did like. I was –

[00:08:00] BB: Oh, please.

[00:08:02] MC: Yeah. A couple years ago.

[00:08:02] BB: We love real examples. This is awesome. Go for it, Miriam.

[00:08:05] MC: It was a European fintech. I'd heard about them. They had a lot of clients in Europe. They were coming to the US, and they had their first US client. So that was an exclusive I wanted to write about and, again, same element and had a bank involved and willing to speak.

[00:08:18] **BB:** Okay. Okay. So that worked for you. You were like, “Yes. That's good.” Okay. This is good to know. Do you have, Miriam, because I know you prepared here. Do you have any other just subject lines of why it worked or why it didn't?

[00:08:31] **MC:** So the subject line is like –

[00:08:31] **BB:** Or with pitches, like ones you still think about five years later?

[00:08:36] **MC:** This was just a year later.

[00:08:37] **BB:** Okay. Okay. Tell me.

[00:08:39] **MC:** I feel like the subject line itself isn't so important to me. I'd rather just be direct. I don't want it to be creative. I find a lot of creative subject lines. Either they miss the mark, or it's a little misleading, or it exaggerates what the pitch is going to be about. I just want to know exactly what I'm dealing with. So I appreciate direct subject lines.

But I'd say pitches that I still remember are things that are really important to me in a pitch is if you have – I mentioned the news peg before. But another thing, even if maybe the news peg isn't very strong, is if you have solid results. Like if a bank and a fintech have been working together for a year, and they have really solid results that show by working together, the bank got this many more accounts in September, compared with this amount last year.

Then the other pitches, I would love if I got this more often. Another pitch I got, and this was early in the pandemic, and again I still remember this one because it was really good, it was also from a vendor. But the person was saying they noticed – If it's a problem you've noticed, banks are struggling with this, or banks need to be doing this better, and no one's writing about it, then I really like hearing that too.

[00:09:52] **BB:** Now that's an interesting hook. It's not being written about by others, i.e. your competitors.

[00:09:59] MC: Or like it just noticed this. For example, the one I'm thinking about, this was early in the pandemic. Someone told me. They've noticed that banks of all sizes haven't done a great job of updating their branch hours on Google Maps. This was, again, at a time when branches were closing or the hours were off. When they wrote this, I thought, "Oh, this actually really resonates," because I certainly go to Google Maps first when I'm looking for opening hours, not even the company's website, as do a lot of other people. And if the hours aren't consistent, it leads to confusion. So this was, again, something I could start with this kernel of the idea and find banks on my own and speak to this person and speak to others to make it a broader story.

[00:10:40] BB: I like that, Miriam. You're full of all these examples. I like it a lot.

[BREAK]

[00:10:46] ANNOUNCER: Today's interview will continue after this brief message brought to you by OnePitch. Are you curious to see the unique ways OnePitch helps PR professionals and marketers pitch journalists? Head to onepitch.co to learn about our new OnePitch score, and see how easy it is to find the right journalists to pitch your news to. Sign up for your free account today. Now, back to today's episode.

[INTERVIEW RESUMED]

[00:11:10] BB: We have actually, Miriam because so many people were excited to have you on here, an audience ask. It's from Mike Donnell from Donnell Public Relations. Hey, Mike. He says, "Will you accept a pitch through LinkedIn in, when other direct contact info is not available?"

[00:11:26] MC: That's so interesting. I do get a fair number of pitches through LinkedIn. But it's not the best way to reach me because I check my email way more often than I check LinkedIn.

[00:11:34] BB: Yes. You're quite organized. Yeah. Let me ask you this because everyone's kind of like, "Oh, what's happening with Twitter?" Are you finding an uptick in the usage of LinkedIn?

[00:11:44] MC: I don't think I've ever gotten a pitch through Twitter, but I – Yeah.

[00:11:46] BB: Oh, interesting.

[00:11:48] MC: No. Just through LinkedIn. I guess if they couldn't find my contact information elsewhere, it's not a bad thing. It's just not the most efficient way to reach me. But we do now have our emails on the website.

[00:11:57] BB: Yes. So it's pretty clear to see it. So I guess you're saying hit me up on email because it's very clear.

[00:12:03] MC: Email's the best way.

[00:12:04] BB: Yeah. All right. Mike, I hope that answers your question for that. That sounds good. What about relationship building, Miriam, for you? Are relationships important to you? If so, how does one build one with you?

[00:12:16] MC: That's a great question, and relationship building is something I've wanted to get better at on my end. I think they are important because I feel like some people I've been in contact with, the longer I've been here, the longer I've been in contact with certain people. They do sometimes email me and say, "Hey, I thought of you when I had this idea," or, "I thought of this, and this really has a strong technology angle." I love emails like that.

I have found a lot of aspects of this job did translate well to working from home, but there really isn't a substitute for in person when it comes to relationship building and –

[00:12:50] BB: Ah, isn't that true?

[00:12:51] MC: Yeah. I find being able to go to in-person conferences, even one day things or panels, yeah, it really helps.

[00:13:01] BB: So you're back out and about this year.

[00:13:03] **MC:** Trying to. Yeah.

[00:13:04] **BB:** Okay. I hear that from everybody. It's like it's time to be back in person and a lot of interest in being back, interestingly, I guess you could say. Not a lot of people are like, "Yeah, I'm good." There seems to be eagerness, urgency, desire, dare I say of like, "Yes, I want to be in person. I want to see people in person. Please, invite me to coffee, whatever."

[00:13:25] **MC:** I still like a balance but –

[00:13:27] **BB:** Of course.

[00:13:28] **MC:** I feel like – Yeah. I feel like the few times I've gone to in-person conferences, I've always come away with at least one idea, and it's been really helpful to put faces to names.

[00:13:37] **BB:** Yeah. I'll say. Excellent. Okay. So see you in person, hopefully. Miriam, if someone's like, "Well, but I don't know, Miriam," or, "I'm not going to big fancy conference anytime soon." You're based in Washington, for example. Can people be like, "Hey, I'm in town. You want a coffee?"

[00:13:51] **MC:** They do do that. Yep. Sometimes, we arrange it.

[00:13:55] **BB:** Okay. So you're down for coffee. She's down for coffee.

[00:13:55] **MC:** Yeah. I'm down for coffee.

[00:13:58] **BB:** Excellent. Okay.

[00:13:59] **MC:** Well, I don't drink coffee. But I'm down for tea.

[00:14:01] **BB:** Tea. Tea. All right. Tea. Tea time. Okay. Miriam, I have some rapid fire questions. So are you ready for these?

[00:14:09] **MC:** Yes.

[00:14:09] **BB:** Here we go. Video or phone interview?

[00:14:13] **MC:** If it's one person, either one is fine. If it's a group call, I find video is helpful, so I can tell voices apart.

[00:14:20] **BB:** Oh. No one's answered like that before. Okay. Bullet points or paragraphs?

[00:14:26] **MC:** I love bullet points.

[00:14:27] **BB:** Me too. God bless. Short or long pitches?

[00:14:31] **MC:** Short. I wanted to get the point, across no filler.

[00:14:34] **BB:** Three sentences, five sentences?

[00:14:36] **MC:** As much as it needs but no filler.

[00:14:38] **BB:** Okay. Images attached or Dropbox or zip file?

[00:14:42] **MC:** Doesn't really matter to me.

[00:14:43] **BB:** Okay. Pitches in the morning or at night?

[00:14:46] **MC:** Again, doesn't matter to me.

[00:14:47] **BB:** Doesn't matter to you. She's keeping it to 15 in her inbox. Doesn't matter. Email or Twitter DM?

[00:14:53] **MC:** Well, definitely email.

[00:14:54] **BB:** Yes. We've covered that, and her email is on the website, everybody. One follow up or multiple?

[00:15:00] **MC:** One follow up and preferably more than more than 24 hours after the first one.

[00:15:05] **BB:** More than 24. Got it. Direct or creative subject lines? I know we've covered this, but for the record.

[00:15:10] **MC:** Direct.

[00:15:11] **BB:** Direct. Press release or media kit or none of the above?

[00:15:16] **MC:** Again, either one. I feel like, usually – I mean, if they have a media kit, I'd love to see it because I usually have photos attached, and that saves me time. But press release is fine.

[00:15:25] **BB:** Press release. Okay. Miriam, is there anything that you want to promote that we can help you with?

[00:15:33] **MC:** Let's see.

[00:15:34] **BB:** Or are you looking for some, certain pitches? This is your time to say, "Hey, everybody. I really want X."

[00:15:40] **MC:** [inaudible 00:15:40].

[00:15:41] **MC:** Yes.

[00:15:42] **MC:** I love doing stuff that's a little on the quirkier end. Yeah. Like last year –

[00:15:47] **BB:** Which means in banking what?

[00:15:50] **MC:** I mean, last year, I did a couple of stories on Quontic Bank. They pitched me with their new payment ring and also sent me one, so I could try it out for myself. They gave me a tour of their metaverse space, which, again, while banks have spoken about it, not a lot of

banks have set up space in the metaverse. I've written about video games and banking. I've written about social media influencers, so stuff that's more in the fun and quirky end. I did write about holograms and banks. So if it gets too quirky, it might not be too quirky.

[00:16:21] BB: Yeah. Maybe not. Okay. Quirky but always make your pitches direct. Okay.

[00:16:25] MC: Direct and technology-focused and with a bank's voice.

[00:16:29] BB: With a bank's voice. Excellent. Miriam, thank you for being here today. Such fun. Take her for tea, everybody. If you're in the DC area, she wants to be out and about and keeping that inbox to 15. I love it. Thanks, Miriam, so much. Great to have you.

[00:16:46] MC: Thank you so much. You too. Bye.

[END OF INTERVIEW]

[00:16:49] ANNOUNCER: Thanks for listening to this week's episode of Coffee with a Journalist, featuring Miriam Cross from American Banker. For more exclusive insights about the journalists on this podcast, subscribe to our weekly podcast newsletter at onepitch.co/podcast. We'll see you next week with even more insights about the journalists you want to learn more about. Until then, start great stories.

[END]