March From the Chair

**Finishing on a high note**

As I close out my year as ICBA chairman, I’m struck by a few key things. First of all, where did the year go? It’s flown by so fast. As life has taught me, that’s probably a good sign. It means that I was fully engaged and enjoying my time—most of which was spent meeting community bankers like you across the country and advocating for our great industry, with my wonderful wife, Carrie, by my side.

I’m also amazed by how much we came together this year. We always say that community banks help their customers in good times and in bad, but as chairman, I had a front-row seat. As Hurricane Harvey hit Corpus Christi, I received so many calls from community bankers asking how they could help. One of the calls I received was from a banker in Florida; shortly thereafter, I was calling him to ask how I could help as Hurricane Irma struck. We’re all in it together. I’m still amazed by the generous amounts of time, thoughts and monetary donations you gave to help the community banking families that were affected by the hurricanes. You showed your best selves, community bankers, and I will forever be thankful.

I would be remiss if I didn’t take some time to highlight our successes over the past year. I would be even more remiss if I didn’t thank you all for your work in advocating for our industry. Because of your efforts, and those of ICBA, we were able to make a difference. We made tremendous progress on regulatory relief for community banks, had a seat at a crowded table on generational tax reform, and saw results with an ICBA-supported resolution vacating the Consumer Financial Protection Bureau’s rule restricting consumer arbitration agreements. The list of advocacy wins for 2017 is long and robust. Thank you for being a difference maker for your community bank and for others across the nation.

Speaking of difference makers, we have so many talented professionals in our industry who have dedicated their careers to our mission. I think of community bankers, state association executives and ICBA staff who have been with us for years, giving their time to advocate for the industry and the communities we serve. Thank you!

I’m also inspired by the family-owned community banks that have been with us for generations and are now being run by a new generation. As I traveled the country, I saw so many generational community bankers, and it was inspiring. It is special and something that embodies the community bank business model.

While my year as chairman may be coming to a close, my career as a community banker and community banking advocate will continue. And with the experience as your chairman inspiring me, I’ll have even more passion and vigor to drive positive change for our industry in the years to come.

It has been such an honor to serve you, community bankers. Carrie and I thank you for this incredible opportunity.