Independent Banker  
December 2023  
Columns

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[hed] Community bankers are here for good

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The 2024 ICBA LIVE theme is “Here for Good,” and I am struck by how much that message resonates in all we do. Community bankers live this idea every day, because doing the right thing simply aligns with who we are.

When we think about what differentiates us from the Silicon Valley Banks of the world, it comes back to the fact that we live by a long-term value proposition and perspective that we’re here for customers in both good and challenging times. That commitment requires continual action and engagement to know our customers and anticipate their needs. The community bank model is steeped in the assurance that no matter the issues or opportunities that arise with the customers and communities we serve, we can help.

But we don’t do it alone. It takes an ecosystem to ensure our success. For instance:

1. **We engage technology partners** who share our values and help us find and leverage great scale to be here for good. Programs like ICBA’s ThinkTECH Accelerator enable us to evolve and meet the unique needs of the customers and communities we’re serving.
2. **We meet with regulators** to offer first-hand knowledge of our depositors and their needs over time; our engagement and communication with them is about sharing how we do what we do for the right reasons.
3. **Our employees work tirelessly** to elevate the role of the community bank and become extended family to our teams and our customers, making a difference every day in our communities.

And our neighbors step up to join us for outreach efforts and ask us to serve on committees or boards, because together, we want to ensure the place we all call home continues to flourish for future generations.

In short, it takes a collective responsibility and effort to ensure that we’re here for good. And that work is paying off.

I recently received an update on consumer research we’re collecting to measure the impact of our national campaign, and hearing what people around the country are saying about community banks was deeply inspiring. They frequently mentioned phrases like “family” and “trust” in describing community banking. These commentaries validate the profound effects that occur when community banks are invested in their communities. They demonstrate first-hand that community banks are here for good.

So, as we close out the year, I want to take the opportunity to thank you for always being here for good and creating an industry that we can all be so proud of and one I’m honored to represent. I hope you make the time to celebrate your successes with family and friends, and from the ICBA team, we wish you a wonderful holiday season!

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*Where I’ll be this month*

I’ll be heading to Sauk Centre for holiday festivities, attending TCM and ICBA Payments Board Meetings, and in the ICBA offices planning for the coming year and thanking our team for consistently being here for good.

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