Independent Banker  
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Columns

[hed] Continuing the climb for our communities

[quote] “In advocacy, education and innovation, we are working alongside you to power your potential and help you surmount the trials you face along the journey.”

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I recently came across a quote from the Pulitzer Prize-winning poet [Theodore Roethke](https://www.brainyquote.com/quotes/theodore_roethke_120661): “Over every mountain, there is a path, although it may not be seen from the valley.” As an avid hiker myself, it resonated, because as you look up toward the climb ahead, you may not see the route, but you know it’s there—not unlike the situation we face in community banking today.

As we enter 2024, we see a steep climb amid so many headwinds, including volatile interest rate and supervisory environments, emerging regulatory reforms, constant pressure on margins and more. Yet, with every step on the journey, we just get stronger.

As we look back on 2023, we felt the impact of numerous challenges—failures of large, risky banks, fluctuating interest rates, increased competition and more—and we not only survived but thrived. We championed new solutions like FedNow. We successfully advocated for the vast majority of community banks to be exempted from the FDIC’s proposed special assessment. We expanded our innovation programs, creating a center for community bank innovation. These previous experiences have positioned our strength, and today, as we climb toward that next peak, we’re honing new skills. Each step is an investment in the future to further fuel the community banking model.

Our national campaign goes hand in hand with this work. By telling the compelling stories of the ways in which you make a difference, we’ll continue to bolster the work you do. In advocacy, education and innovation, we are working alongside you to power your potential and help you surmount the trials you face along the journey.

And while this climb may be difficult, it will lead to new opportunities. As I reflect on my career, I realize some of the greatest learning moments were in the most challenging situations. That’s how I know community banks will find a way as an industry, as a network of community bankers, to find the right next step to provide for our communities.

Hikers will stand at the bottom of the peak and realize it looks a lot higher than it did when they were farther away, but they made the climb. As we take our first steps into 2024, it’s that same “bring it on” mentality that will continue to bring us strength and guide us. We’re ready to see what lies ahead, embrace the challenge and create forward momentum. Because while the path from the valley to the summit may be circuitous, community bankers will always continue the climb for the good of their customers and communities.

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*Where I’ll be this month*

I’ll first meet with the ICBA Nominating Committee to continue our leadership journey, and then I’ll head to Atlanta for a showcase from ICBA’s sixth ThinkTECH Accelerator program.

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