**Independent Banker**

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Harvard University education professor Dr. Howard Gardner said, “Stories constitute the single most powerful weapon in a leader’s arsenal.” As community bankers, we recognize the truth in that statement, because our stories differentiate us, shape public perceptions and allow us to thrive in our roles as community caretakers.

Right now, an unprecedented number of parties want to either be defined as banks or provide banking services. This competition has mounted over the past couple of years, making our unique stories more important than ever before.

Our community-based missions and customer-first relationships distinguish us in today’s crowded marketplace. That’s why we must keep working at telling the story of who we are. We need to ensure that customers know and understand what makes us different, because what we stand for matters.

Once, when my youngest daughter was about seven years old, a megabank was running a large-scale ad campaign focusing on how it served its “community.” When my daughter heard the commercial, a look of horror washed over her face. She turned to me and asked, “How can they say that? They’re not a community bank!” My first thought was that she had been listening to too many of my speeches, but at a second pass, I realized it was her experiences with her community bank—fiestas, county fairs, school fairs, holiday gatherings and more—that created that emotional connection for her. Those collective encounters shaped her perception of what it means to be a community bank.

This just goes to prove that it’s not only the stories we tell, but the actions behind them, that make the impact. As relationship bankers, we go far beyond our financial offerings to create a connection with our customers. And we need to find a way to amplify that message.

As you read this issue of *Independent Banker*, I hope you will consider how you can better tell your stories to demonstrate that we are different—not just in words but, more importantly, in deeds.

In a world that’s so full of noise, the story we’re telling is compelling and resonates with our customers, because it’s one of work centered around human connection, care and community. We have an incredible opportunity to show that what we do matters to the day-to-day workings of the communities we serve. So, let’s arm ourselves with the stories of our leadership to help stake a claim on the future of banking. Our customers deserve it.

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Connect with Rebeca **@romerorainey**

**Where I’ll Be This Month**

I’ll be wrapping up ICBA LIVE in San Antonio, Texas, and then joining our friends at Independent Bankers Association of Texas (IBAT) for the annual Tour de Texas.

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