**Independent Banker**

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**Columns — Flourish**

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[pull quote] “Everything feeds into the customer experience, and that ability to meet and exceed customer expectations is what distinguishes us as community bankers.”

[ICBA byline]

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“All in.” That phrase echoed throughout ICBA LIVE this year, and it’s an expression that I have fully embraced. Because it’s more than a saying; it’s a rallying cry for community bankers. Being all in means we put the needs of our customers and our communities first, in three distinct ways:

1. **We design “wow” moments.** Everything feeds into the customer experience, and that ability to meet and exceed customer expectations is what distinguishes us as community bankers. We constantly ask ourselves how we can get to <i>*yes*<i> for our customers, not taking no for an answer. That resilience creates moments of customer surprise and delight—when we help them realize their dreams by going that extra mile.
2. **We support our customers’ financial life stories.** A community banker is on a journey with their customer, through the ups and downs of life. For example, an agricultural farmer may have one season of good and productive crops and a drought in the next one, leaving them in need of a different sort of bank support. Being a community banker means that we’re not looking at this experience as a single season. We see it as a full cycle. The relationship we’ve created offers us the opportunity to support that customer through the good and the bad, the challenging and the easy, and to meet their needs based on where they are on their path.
3. **We create a culture of connection.** In a community bank environment, you see first-hand that banking is not about transactions but about the people behind them. When you get a direct call from someone in your community who has a question or needs your support, you have a desire to carry the request all the way through to its natural conclusion. Because it’s not just a call; it’s a relationship. That passion stems from the culture, training and perspectives within the bank. It is who we are as community bankers.

This “all in” philosophy demonstrates precisely what it means to be a community banker. In fact, as we dive into this month’s issue and read the stories of the standout banks that are this year’s top performers, one common thread arises: They are all in—for their teams, their customers and their communities.

And at ICBA, we’re all in for you. We will continue to advance our mission in advocacy, education and innovation to ensure communities nationwide have access to community bankers—the bankers who will be all in for them.

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[sidebar]**Where I’ll be this month**

We have our ICBA Capital Summit in Washington, D.C., the first week of May, and then I’ll be attending the Mississippi Bankers Association Convention and the Louisiana Bankers Association Convention later in the month.