***Independent Banker***

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Cyber and data security have long been areas of emphasis for community banks, but in today’s escalating digital environment, that focus has grown. In fact, our 2022 CEO Outlook Survey ranked data security as a top concern, and as the digital sphere continues to evolve, all signs point to that level of concentration increasing.

When I think about the work community banks are putting into heightening security protocols and protecting their customers, I’m struck by the fact that so much of cyber preparedness stems from navigating conceptual circumstances. Fraudsters continually evolve their techniques to find new ways to prey on consumers and small businesses, and as they do, we must remain vigilant in serving as the first line of defense. But the question remains: How do we stay on top of their tactics and safeguard against a hypothetical, moving target?

While there’s no cyber or data security silver bullet, by bringing the theoretical into a true banking environment, we can begin to establish action plans that speak to real-world attacks. For example, by participating in tabletop exercises, bankers can get a first-hand account of where their preparedness plans shine and where they fall short. By taking cyber and data security from the conceptual into the concrete, we are able to find the chinks in our armor and shore up our defenses before a hacker gains entry.

Because a good defense begins with a strong offense, ICBA has partnered with the Cybersecurity and Infrastructure Security Agency (CISA), a division of the U.S. Department of Homeland Security, to offer tabletop exercises tailored specifically to community banks. These exercises enable you to bring all areas of your bank into the cyber and data security fold, and in the process, create a deeper understanding about what you are preparing for, how it will impact all facets of your bank, and how you can be ready to respond to what may come your way.

In addition, ICBA also has created a Cyber and Data Security Resource Center. Updated regularly with new tools and resources, this center offers insights, tips and even customer support tools for community banks. It helps you not only to prepare, but also execute your cyber plans and introduce new education, training and resources as needed.

In today’s environment, cyber and data security is about constant vigilance. This can feel like a daunting task, but by working in bite-sized pieces, you keep it top of mind on a standing basis and build a culture of cyber and data preparedness. That cyber and data security-first mentality will go a long way in helping to protect you and your customers from emerging threats.

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**Where I’ll be this month**

I’ll be participating in our fall leadership meeting as we strategize for the coming year and consider ways to help community banks both manage risks and embrace new opportunities.

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[2022 CEO Outlook Survey](https://independentbanker.org/2022/01/community-bank-ceo-outlook-2022-your-priorities-for-the-new-year/)

[Cyber and Data Security Resource Center](https://www.icba.org/solutions/operational-risk/cyber-and-data-security)