**Independent Banker**

**From the Top**

**April 2022**

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[byline]

**Brad Bolton**

Chairman, ICBA

*Brad Bolton is president and CEO of Community Spirit Bank in Red Bay, Ala.*

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In today’s tumultuous environment, optimism is a skill worth cultivating. Thankfully, that glass-half-full attitude comes naturally for community bankers. So, as I take the helm as ICBA’s chairman, I do so with a healthy dose of positivity.

My bank’s tagline is “Where dreams meet solutions,” and it serves as my guiding inspiration at the bank and, now, at the national level. As community bankers, our customers depend on us to keep their dreams alive.

Think about the thousands of small businesses across the nation facing permanent closure at the beginning of the pandemic; we kept them afloat by working countless hours to secure Paycheck Protection Program loans. Or consider our work to stop the IRS reporting proposal; we went the extra mile to oppose that governmental dip into consumer and business privacy.

We take these actions because we are community continuators. We’re more than just banks. Our success leads to the success of the communities we serve. As community bank leaders, the burden rests on our shoulders to make good decisions, so our banks can support the next generation of customers and employees.

Thankfully, we have ICBA as a partner in this work. I became involved in the association precisely because I want to do my part to ensure every community in the U.S. has a community bank on which it can rely. I see three ways in which we can accomplish that goal:

1. **Advocacy.**We need to continue our regulatory wins. What’s more, we need to ensure agency heads and policymakers know and understand the difference between our business model and that of “too big to fail” banks, nonbank lenders and credit unions. They need to see the community bank difference.
2. **Innovation.**Technology is the great equalizer. Today, we can offer the same services as the largest institutions in world, but we bring a high-touch relationship along with it.
3. **Education.**Community bankers have a never-ending quest for knowledge on behalf of our customers, but we also need to invest in the next generation. We must develop a strong lineup for the future of our businesses, so our banks remain viable, thriving parts of our communities.

These are big asks, but ones we can accomplish together. You have my commitment to be accessible, responsive and accountable. In return, I ask that you continue to keep advancing your banks and communities. With our inherent drive and positivity as a guide, our efforts will ensure every community in America has a community bank in its corner now and in the future.

Connect with Brad at **@BradMBolton**

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*My Top 3*

Take these three steps to deepen your ICBA connection and strengthen your bank’s efforts:

1. Read and tweet NewsWatch Today.
2. Schedule a virtual visit to the ThinkTECH Accelerator.
3. Send your leaders to the LEAD FWD Summit (stay tuned for dates).

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