Independent Banker  
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Columns

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“For years, megabanks have said they would outperform us, that our business models wouldn’t hold. But we are gaining ground instead of losing it, and that all stems from our relationship-first approach.”

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As I begin my tenure as ICBA chairman, I can’t help but reflect on the road that has brought me here. I have always been active at the state and national levels, but I remember attending my first ICBA committee event and being blown away by the people I met; you immediately recognize you’re with a group you want to be a part of, one that encourages and motivates you. That deep engagement continues to awe and inspire me every day, not only to be a better banker, but to grow as a leader and member of this community as well.

Yet, as we consider our roles in light of today’s environment, we have to acknowledge that 2023 is shaping up to be a year of challenge. An uncertain economic environment, increasing regulatory scrutiny and demands, expanding competition—the list goes on. These elements, intensified by the internal pressures of hiring concerns, technology buildouts and operational developments, combine to deliver a murky picture of what awaits.

But navigating these storms is not new to community banks. We’ve made it through tough times—from the financial crisis to recessions and inflation and so much more—based on the strength of our business models. We are resilient and strong in our communities, precisely because we put our communities first.

For years, megabanks have said they would outperform us, that our business models wouldn’t hold. But we are gaining ground instead of losing it, and that all stems from our relationship-first approach. We live in these communities, and we work, worship and connect with our customers. They know we are more than a bank; we are the heartbeat of the community.

I want this to be the resounding message this year: We are the pillars of our communities and should be proud of what we do. We make huge impacts on our communities and the people who reside in them. We touch a lot of lives, and what we do every day matters.

So, as we embark on Community Banking Month, I invite you to take this time to make a strategic effort to get out into your community and talk about the good things going on in your bank. Share success stories of business and consumer relationships and where community banking has helped. This is a time for us to talk about who we are and why we do what we do. It’s our time to shine, simply by being true to who we are as leaders in our communities. I, for one, am ready to celebrate that.

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Connect with Derek @DerekBWilliams

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*Quote of the month*

“A leader is one who knows the way, goes the way, and shows the way.”

* [John C. Maxwell](https://www.brainyquote.com/quotes/john_c_maxwell_383606), author, speaker and pastor

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