Independent Banker  
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Columns

[tag] From the Top

**[hed] Driving community banking’s agenda with advocacy**

**[byline] Lucas White, Chairman, ICBA**

[quote] “I encourage every one of you to take part in advocacy efforts. Don’t put it off until you have more time, until you’re older or whatever you’re telling yourself. Do it today.”

[body]

I am an avid motorcyclist. In fact, I have completed two Iron Butt rides, riding at least 1,000 miles in 24 hours. Doing something like that takes passion, resilience, tenacity and strength of will, but it’s also a lot of fun. And as I assume the role of ICBA chairman, it strikes me that these same qualities apply to what we do as community bankers.

Banking is the most heavily regulated industry in the country. We live by thousands of pages of rules that make it harder to do business and serve our customers, and those rules are a constant moving target, always under regulatory scrutiny. So, on top of our day jobs, we also need to teach rulemakers what we do, why we do it and how it spurs positive change.

Every community banker needs to go to Capitol Hill at least once. In addition to being a banker, I served as a public defender for eight years after law school. I learned that when you explain the law, you have to make it simple and clear. It’s similar to how we translate community banking for legislators: We need to share our customer stories and convey our support for our communities, because knowledge makes a difference.

Just consider how ICBA successfully advocated for the FDIC to exempt most community banks from the special assessment to replenish the Deposit Insurance Fund after last year’s big bank failures. This one effort saved my bank just under $300,000. That is $300,000 of additional capital I can use to make loans in my community.

I know we’re all busier than ever, but advocacy matters. We all have responsibilities at the bank, to our communities and with our families, but this needs to be a priority. I have three young sons at home, but my wife and I are making it work, because we know just how important it is to speak directly with those making the rules.

So, I encourage every one of you to take part in advocacy efforts. Don’t put it off until you have more time, until you’re older or whatever you’re telling yourself. Do it today. Write to your legislators. Call them and tell them what counts for your community. Attend the ICBA Capital Summit with your peers. You’ll be surprised at how much of an influence you’ll have—with a lot of fun in the process.

As for me, I will be riding right alongside you, looking at the road ahead, the twists and turns it brings and, with them, the opportunities to make an impact.

*<i>Lucas White is president of The Fountain Trust Company in Covington, Ind.<i>*

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[sidebar] My Top 3

I love scenic and technical motorcycle drives, including these three favorites:

1. Dalton Highway from Fairbanks, Alaska, to the Artic Circle
2. Tail of the Dragon in the Great Smoky Mountains
3. Million Dollar Highway in Colorado

[sidebar ends]