Independent Banker  
December 2023  
Columns

[tag] From the Top

[hed] Celebrating the community bank ripple effect

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As we close out 2023, I’ve been reflecting on the influence community banks have had as a community this year. In a difficult regulatory environment, it feels like we’re fighting an uphill battle, but I look at it like ripples on a pond: When we share our message, the collective voice of this community creates cascading circles of impact.

Think back to where we were in March, when during ICBA LIVE in Honolulu, the failures of Silicon Valley Bank and Signature Bank of New York were announced, causing a media response that suggested a new “banking crisis.” ICBA used this opportunity to double down on our message that community banks are distinct from the largest banks. That differentiation was heard by policymakers, with the vast majority of community banks exempted from the Federal Deposit Insurance Corporation’s (FDIC) proposed special assessment. In addition, policymakers have responded by targeting new debt and capital proposals to banks over $100 billion in assets.

Or look at innovation and how we’re able to offer both high-tech and high-touch relationships. In my column last month, I talked about how we provide both top technology through fintech partnerships and white-glove service to our customers. And when our customers share their stories, that message ripples far and wide. (Remember the impact of our work on the Paycheck Protection Program?)

But we’re not ones to rest on our laurels. We seek education to better meet current and future customer needs. ICBA’s education program offers the training required to do our unique jobs, including programs on task-specific leadership and supervisory skills. By increasing our knowledge, we remain on the cusp of emerging industry topics and, through that expertise, reiterate our role as trusted advisors to the communities we serve.

Being a community banker is the greatest job in the world. While the biggest banks look strictly at the financial results and focus on doing well, community banks look at our overall impact and focus on doing good. Every community bank is a “best place to work,” because we care about our communities and customers, and the ripples of that truth continue to have positive effects on the environment around us.

While evaluating our business successes during this holiday season, I just want to remind you to take the time to focus on personal relationships as well. Show those closest to you how much you care. Give thanks for the blessings in your life and use those blessings to enrich the life of someone who needs them.

From the ICBA family and my family to yours, have the happiest of holiday seasons!

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Quote of the month

“Management is doing things right; leadership is doing the right things.”

* [Peter F. Drucker](https://www.goodreads.com/quotes/18976-management-is-doing-things-right-leadership-is-doing-the-right), *consultant, author and educator*

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