Independent Banker  
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[tag] From the Top

[quote] By supporting the people and businesses we know and understand, we are supporting our employees and our shareholders, and making our communities better places to live.

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Community bankers are so much more than financial providers; we are leaders who strive to use our strength to do what’s right for our customers and communities. To them, we are advisors, partners and friends, and sometimes that means our actions need to be as much about what we don’t do as what we do.

Take lending. While we certainly always consider the underwriting principles that have been proven over the years, we are committed to providing our customers with the best chance of success. In some cases, that means helping them consider alternatives, sharing financial education and offering more options.

For instance, I’ve had to turn down customers for loans they thought they wanted, only to have them come back later and thank me for saying no. They realized that they would have struggled with that burden, and they appreciated that I had their best interests at heart. It isn’t always a perfect science, but I do my best to give my customers the help they need when they need it.

I’m not alone in this. As community bankers, we share these common values. We don’t want to see a business or a customer fail, not only because of our relationship with them but also because we want the best for our communities. I’m sure we can all share stories about those borrowers we’ve supported who came to us seeking refinancing for an online loan that wasn’t right for them at all. Yet, that’s why we do what we do: shore up the best chance for success for those we serve and to help them realize their dreams, not get buried under the weight of them.

We do this because for community banks, lending is so much more than a profit center. By helping our customers grow and thrive, we help our communities do the same. These are the same communities in which we live, work, worship, play and raise our families. By supporting the people and businesses we know and understand, we are supporting our employees and our shareholders, and making our communities better places to live.

As you read this month’s lending issue, I hope you’ll think about the times you’ve made a difference in your customers’ lives, both when you’ve made loans and when you’ve encouraged other approaches. It speaks to the heart of what we do as bankers: We provide the counsel that helps our customers continue to thrive. And that’s the hallmark of a true leader.

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*Quote of the month*

“A good leader is a person who takes a little more than his share of the blame and a little less than his share of the credit.”

—Arnold Glasow, humorist and businessman