Independent Banker  
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Columns

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“There’s a commitment to the community that’s based on one fact: Service is not something we strive for; it’s simply a part of who we are.”

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I’ve never been prouder to be a community banker than I have this year. As ICBA chairman, I have had the opportunity to tour the country, meeting community bankers from all over. I have consistently heard stories of how we support those who need us: our communities. Everything I have believed about community banking is proving true this year.

In fact, it has struck me that people work at community banks because they are good people, not the other way around. People who get into community banking have compassion and care in their DNA. There’s a commitment to the community that’s based on one fact: Service is not something we strive for; it’s simply a part of who we are.

It's also what makes it unnecessary to strap us with heavy-handed regulation. Compliance, at its core, is about treating people fairly, and we do that naturally. Our spirit of service gives us a huge head start on meeting the compliance and regulatory standards set for us. We are fair because that’s who we are. We are equitable because that’s who we are. We do the right thing by the right people because that’s who we are. It’s why we advocate for tiered regulation. We constantly remind regulators that our model is different and intrinsically lends itself to being fair by virtue of the way we run our banks and care for our communities.

At the risk of oversimplifying it, service means everything to community banks. Just look at this month’s ICBA Community Bank Service Award winners and the ways they are going above and beyond. It’s not about just cutting a large check; it’s about investing time in helping our communities thrive. We’ve got people serving on community boards, providing great advice, helping run civic events and so much more. Community banks have smart, talented people, and we all should be proud of the time they commit to our communities.

The same stands true at the national level. I encourage you to get involved in ICBA and to help advocate on behalf of our community of community banks across this great nation. Check out ICBA’s Be Heard Grassroots Action Center (*<i>icba.org/advocacy)* for the latest on issues that need your support and how to get involved.

What we do matters, and we need to protect our way of doing business. We are here to serve, and collectively, we need to work to ensure that we have an environment that allows us to do just that.

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*Quote of the month*

“Nobody cares how much you know until they know how much you care.”

—President [Theodore Roosevelt](https://www.goodreads.com/quotes/118880-no-one-cares-how-much-you-know-until-they-know)