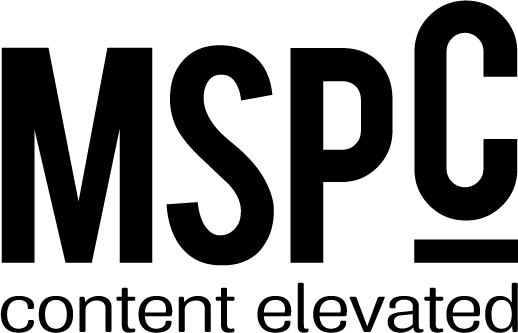
**March 2022 Issue**





**Flourish/From the Top**

**People:** Rebecca Romero Rainey, Robert M. Fisher

**Banks:** Tioga State Bank in Spencer, N.Y.

**Initiatives:** ICBA LIVE

Independent Community Bankers Political Action Committee

**Currencies**

**People:**

**Banks:** Franklin Savings Bank in Franklin, N.H.

**Initiatives:** ICBA’s partnership with CISA

**Social Network Banks:** Horicon Bank in Horicon, Wis.

Vista Bank in Dallas, Texas

First Citrus Bank in Tampa, Florida

Capitol Federal Savings Bank in Topeka, Kan.

**Portfolio**

**Six ways data can boost your community bank’s brand**

**People:** Rob Birgfeld

**An UDAAP update for 2022**

**People:** Rhonda Thomas-Whitley

**The impact of rewards and recognition**

**People:** Lindsay LaNore

Valerie Utsey

**Partners against cybercrime**

**People:** Joel Williquette

**Banks:** Texas Bank and Trust Company in Longview, Texas

**The laws of fintech attraction**

**Banks:** MainStreet Bank in Fairfax, Va.

IncredibleBank in Wausau, Wis.

Rockland Trust Co. in Rockland, Mass.

**The ups and downs of customer reviews**

**People:** Rob Birgfeld

**Banks:** Northpointe Bank in Grand Rapids, Mich.

**Unlocking better customer connections**

**People:** Charles Potts

**Initiatives:** ICBA ThinkTECH 2.0

ICBA ThinkTECH Network Directory

**March sanity**

**People:** Jim Reber

**Initiatives:** ICBA LIVE

ICBA Securities’ partnership with Vining Sparks

**Giving swag some swagger**

**Banks:** CBI Bank & Trust in Muscatine, Iowa

Citizens Bank of Edmond in Edmond, Okla.

Tioga State Bank in Spencer, N.Y.

**Back to Capitol Hill**

**People:** Aaron Stetter

**Initiatives:** ICBA Capital Summit

**Features**

**The spirit of independence**

**People:** Brad Bolton

**Banks:** Community Spirit Bank in Red Bay, Ala.

**Initiatives:** ICBA LIVE

**6 smart marketing moves for 2023**

**Banks:** Lakeland Bank in Oak Ridge, N.J.

**Leading with intention**

**Banks:** Bank of Charlestown in W.Va.

Citizens Bank of Edmond in Okla.

Community 1st Bank Las Vegas in Las Vegas, N.M.

**Connections**

**First Women’s Bank tackles small business inequity**

**Banks:** First Women’s Bank in Chicago, Ill.

**Building up its community**

**Banks:** Community Bank of Oelwein in Oelwein, Iowa

**Small solutions, big results**

**Banks:** Queensborough National Bank and Trust Co. in Louisville, Ga.

**Initiatives:** ICBA LIVE

ICBA ThinkTECH Accelerator

**Out of Office**

**Banks:** Oklahoma Bank and Trust in Clinton, Okla.