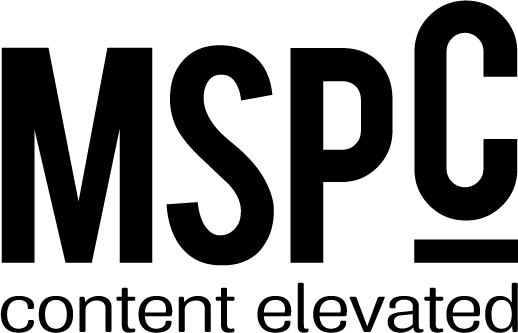
**March 2024 Issue**





**Flourish/From the Top**

**People:** Rebecca Romero Rainey, Derek Williams

**Banks:** Century Bank & Trust in Milledgeville, Georgia  
**Initiatives:** ICBA national campaign

**Currencies**

**People:** Rebeca Romero Rainey, Lucas White

**Banks:** State Nebraska Bank & Trust in Wayne, Nebraska

**Initiatives:** ICBA Capital Summit

**Social Network Banks:** Passumpic Bank, Banner Bank

**Portfolio**

**Traditional advertising’s place in a digital world**

**People:** N/A

**Banks:** Dean Bank in Franklin, Massachusetts, Park Bank in Madison, Wisconsin

**Initiatives:** N/A

**Purposeful abandonment and the art of letting go**

**People:** Lindsay LaNore

**Banks:** N/A

**Initiatives:** N/A

**Analysis: Updated check re-presentment guidance**

**People:** Rhonda Thomas Whitley

**Banks:** N/A

**Initiatives:** N/A

**Test driving mobile banking**

**People:** N/A

**Banks:** Northeast Bank in Minneapolis, Minnesota, Timberland Bank in Hoquiam, Washington

**Initiatives:** N/A

**Sharpen your social strategy**

**People:** Vanessa Hanson

**Banks:** Merchant Bank in Winona, Minnesota, First Financial Bank in El Dorado, Arkansas

**Initiatives:** N/A

**Today’s data marketing mindset**

**People:** Charles Potts

**Banks:** N/A

**Initiatives:** N/A

**How to keep up with faster payments**

**People:** Nick Denning, Scott Anchin

**Banks:** N/A

**Initiatives:** N/A

**The best defense against ransomware**

**People:** Steven Estep

**Banks:** N/A

**Initiatives:** N/A

**Shop talk 2024**

**People:** Jim Reber

**Banks:** N/A

**Initiatives:** Bond Academy, ICBA Securities

**SVB: One Year Later**

**People:** Rebeca Romero Rainey, Anne Balcer

**Banks:** N/A

**Initiatives:** N/A

**Features**

**Deep Roots, Fresh Perspective**

**People:** Lucas White, Rebeca Romero Rainey, Derek Williams

**Banks:** N/A

**Initiatives:** N/A

**5 tactics to turbo boost your marketing**

**People:** Rob Birgfeld

**Banks:** BankStar Financial in Elkton, South Dakota, Pennian Bank in Mifflintown, Pennsylvania, Horicon Bank in Horicon, Wisconsin

**Initiatives:** N/A

**Making Mortgages Happen**

**People:** Timothy Roy

**Banks:** Benchmark Community Bank in Kenbridgel, Virginia, First Premier Bank in Sioux Falls, South Dakota, New Market Bank in Lakeville, Minnesota

**Initiatives:** N/A

**Connections**

**Technology that transforms the customer experience**

**People:**  N/A

**Banks:** Santa Cruz County Bank in Santa Cruz, California

**Initiatives:** N/A

**Crossbridge’s golden opportunity**

**People:** N/A

**Banks:**  Crossbridge Community Bank in Tomahawk, Wisconsin

**Initiatives:** N/A

**Why you should support ICBA PAC**

**People:** Mary Randolph Gannon

**Banks:**  N/A

**Initiatives:** ICBA PAC, ICBA Be Heard Action Center

**What it takes to be a top lender**

**People:** Charles Potts

**Banks:**  First Security Bank in Mackinaw, Illinois, Five Star Bank in Roseville, California, Community Bank Delaware in Lewes, Delaware

**Initiatives:** N/A

**Out of Office**

**Banks:** American Savings Bank in Honolulu, Hawaii