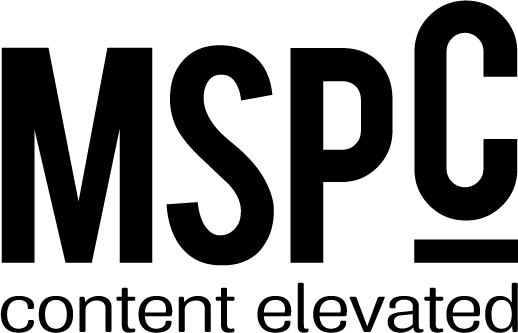
**February 2024 Issue**





**Flourish/From the Top**

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

**Banks:** Century Bank & Trust in Milledgville, Ga.  
**Initiatives:** ICBA LIVE 2024, ICBA ThinkTECH programs, ICBA ThinkTECH Accelerator, ICBA Community

**Currencies**

**People:** None

**Banks:** Legends Bank in Clarksville, Tenn., EntreBank in Bloomington, Minn., M&F Bank in Durham, N.C., Chickasaw Community Bank in Oklahoma City

**Initiatives:** ICBA ThinkTECH Accelerator, ICBA LIVE 2024

**Social Network Banks:** Valley Bank in Morristown, N.J., The Bank of Monroe in Union, W. Va.

**Portfolio**

**Parsing the proliferation of payments**

**People:** Lance Noggle

**Banks:** Bank Independent in Sheffield, Ala.

**Initiatives:** ICBA Payments, ICBA ThinkTECH, ICBA LIVE

**Schooling customers on student loan fraud**

**People:** Steven Estep

**Banks:** None

**Initiatives:** None

**Convening wth the spirit of more**

**People:** Charles Potts

**Banks:** None

**Initiatives:** ICBA LIVE 2024, ICBA Expo, ICBA ThinkTECH Accelerator, ICBA ThinkTECH Accelerator Showcase, ICBA ThinkTECH in an Instant, ICBA Digital Transformation & Innovation Track

**Sharing the load with participation loans**

**People:** Chris Cole

**Banks:** Lumbee Guaranty Bank in Pembroke, N.C., Native American Bank in Denver

**Initiatives:** None

**Final updates to debit card rules are here**

**People:** Lance Noggle

**Banks:** None

**Initiatives:** None

**Developing drive**

**People:** Lindsay LaNore

**Banks:** None

**Initiatives:** None

**What makes a good manager?**

**People:** Valerie Utsey

**Banks:** Wesbanco Bank in Wheeling, W. Va.

**Initiatives:** ICBA LIVE 2024, ICBA Learning Labs, ICBA LEAD FWD Summit, ICBA webinars and pre-recorded classes, Engage with the Experts: banker Roundtable

**The big chill**

**People:** Jim Reber

**Banks:** None

**Initiatives:** ICBA LIVE Learning Labs, ICBA Securities

**ICBA advocacy: the legislative year ahead**

**People:** Paul Merski

**Banks:** None

**Initiatives:** ICBA Action Center

**Features**

**Get ready for ICBA LIVE 2024**

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

**Banks:** None

**Initiatives:** ICBA LIVE 2024, ICBA LIVE Roundtables, LICBA LIVE Learning Labs, ICBA LIVE ThinkTECH Accelerator Showcase, ICBA PAC, ICBPAC Annual Auction Fundraiser, ICBA Bank Director Current Issues Seminar, ICBA’s Preferred Service Providers

**From vision to reality**

**People:** None

**Banks:** Ponce Bank in the Bronx, N.Y., The Harbor Bank in Baltimore, Md., M&F Bank, Southern Bancorp in Arkadelphia, Ark., First Independence Bank in Detroit, Relyance Bank in White Hall, Ark., Encore bank in Little Rock, Ark.

**Initiatives:** None

**New shoots with deep roots**

**People:** Chris Cole

**Banks:** Texas Traditions Bank in Katy, Texas, Locality Bank in Fort Lauderdale, Fla., Community Unity Bank in Birmingham, Mich., EntreBank in Bloomington, Minn.

**Initiatives:** None

**Connections**

**Unlocking the doors to homeownership**

**People:** None

**Banks:** SouthState Bank in Winter Haven, Fla.

**Initiatives:** None

**A half century of giving**

**People:** None

**Banks:** CountyBank in Greenwood, S.C.

**Initiatives:** None

**Be proactive with crisis preparedness**

**People:** None

**Banks:** None

**Initiatives:** ICBA Foundation, ICBA Crisis Preparedness resources, ICBA Education’s IT Institute, ICBA Education’s Risk Management Institute, ICBA Education’s BSA/AML Institute

**A bank culture that works**

**People:** Charles Potts, Lindsay LaNore

**Banks:** Reliabank Dakota in Estelline, S.D., Ambler Savings Bank in Ambler, Pa.

**Initiatives:** Independent Banker: A Community Banking Podcast from ICBA

**Out of Office**

**Banks:** Veritex Community Bank in Dallas, Texas