From the Chairman

By Scott Heitkamp, chairman of ICBA

**For us, the season** **of giving never ends**

The season of giving may have just ended, but for community bankers, another year of charitable giving has dawned. Giving and doing right by our customers and communities is at the heart of what community banking is all about. No matter the season, we are there—making our communities a better place for our fellow residents and the businesses that call it home.

This issue’s Indie Banker and Main Street Focus features are prime examples of community banks’ impressive charitable and nonprofit efforts. And look no further than ICBA’s annual National Community Bank Service Awards, announced in August and covered in the September issue of *Independent Banker*. From helping devastated communities recover from natural disasters to broadening access to mainstream financial services for underserved communities, this year’s award winners exemplified what it means to be a community bank.

The theme of helping your neighbors after a crisis—whether natural or manmade—hit home this year for us at ValueBank Texas. We know if anyone is going to step up amid chaos and disaster, it’s the community bank!

And while most of our bank’s efforts this year have focused on Hurricane Harvey relief, we also support charities and local entities such as the Texas State Aquarium, Driscoll Children’s Hospital and Wounded Warriors of Central and South Texas. I have been on the boards of these charities, and ValueBank Texas has contributed and sponsored golf tournaments, songwriter events and donor walls.

There is such a sense of pride that comes from seeing how your bank contributes to the greater good of your community. For example, we are incredibly proud of the role ValueBank Texas served in helping Driscoll Children’s Hospital purchase new equipment for a NICU unit and in helping the Texas State Aquarium expand its space. We’re also proud of the more individualized giving and receiving we do, like spending time with wounded warriors and hearing their stories.

These are the real stories. These are real relationships with people who mean something to our community and our country.

I can tell you that there is nothing like playing golf with a wounded warrior who lost a leg fighting for our freedom and experiencing his determination to live a normal life, or seeing the smiles on children’s faces as they walk through our new Aquarium Caribbean wing at the Texas State Aquarium. These are the reasons I get involved. It’s about the outcome: lives and situations changed because of our giving. But it doesn’t have to be about donating a huge amount of money or time. These charities could also use our expertise with finances or our experience with advocating. As community bankers, we have the tools in our toolbox. Just pull them out and use them.

We have so much to give, and we must continue that spirit throughout 2018 and show the world what it means to be a community bank. We are difference makers every day for so many.

Thank you for all that you do. Best wishes for a bright and successful 2018.

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