**Independent Banker**

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**Flourish**

[headline quote]

“Community service is a timeless tradition that’s core to every community bank.”

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As I work on this column, I’m in Santa Fe preparing to speak at the Independent Community Bankers Association of New Mexico’s annual convention. I was chairman of this great organization 10 years ago, and the theme of that convention was “Independent Community Banks—A Timeless Tradition.” When I think back on that theme and look at the amazing banks profiled in this issue for their outstanding community service, I’m reminded yet again how unique our industry truly is. Community service is a timeless tradition that’s core to every community bank. That’s something we should be incredibly proud of and continue to celebrate.

That’s exactly why ICBA names its National Community Bank Service Award winners every year and why we share their stories in *Independent Banker* every September. I’m struck by the uniqueness of each of these service projects and how they all tie back to the community bank business model and the success they find in serving the needs of their communities. Community banking is not a one-size-fits-all industry!

There is so much inspiration to glean from this month’s issue. Look at BayCoast Bank’s efforts to transform lives and communities through its “Get on the Bus” education initiative, which allowed the bank to donate more than $800,000, launch a financial education program with 14 area schools, and bring 800 seventh-graders on college tours to the University of Massachusetts. This community bank is changing lives! Our national award winners, Midwest BankCentre and Kennebec Savings Bank, along with our honorable mention winners, are doing great work too—each initiative as unique as the communities they serve.

Take for instance, Midwest BankCentre, which has so far brought mainstream banking services to more than 1,200 previously unbanked or underbanked families in the St. Louis metro area. Kennebec Savings Bank is focusing on the renovation, repair and rebuilding of downtown waterfront properties to revitalize arts and culture and business development. That’s community banking at work!

Community service and volunteerism are the hallmarks of community banking. I commend and thank these outstanding community banks and their employees for their unwavering commitment to ensuring the vitality of their communities and the financial health of the residents who call those communities home. I know every community bank out there is doing the same—in their own way, every day.

Thank you, community bankers—every one of you—for making the world a better place, one community at a time.

[Where I’ll be this month]

“I’ll be speaking at ICBA’s LEAD FWD; a joint meeting of the California Community Banking Network and Community Bankers of Washington, and the Independent Bankers Association of New York State.”