**December 2017**

**From the Chairman**

**[hed] Closing out a momentous year**

[byline] By Scott Heitkamp, chairman of ICBA

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As I look back at 2017, my mind immediately rewinds to August and September, when we witnessed firsthand the devastation of our community due to Hurricane Harvey and the devastation of communities in the paths of Hurricanes Irma and Maria.

It was one tough hurricane season, to say the least. Whenever I think of it, my heart sinks for all those affected, including my own staff, customers and family. However, I’m quickly reminded of the wonderful calls I received from community bankers across the country during those first fateful days. I cannot begin to express the gratitude I felt to those who reached out—some of whom I knew and others I didn’t—just to see if I was OK and if I needed anything. This was a true measure of the lively heartbeat of community banking. Everyone was there for me, my bank and my community.

One week after I received such overwhelming outreach, I was reaching back out to a community banker who had contacted me the previous week about Hurricane Harvey. I wanted to see what I could do to return the favor or to simply offer support. This is a true reflection of who we are as community bankers. The worst times bring out the very best in our industry. We stand ready to serve, even in the midst of devastation and chaos, and are always there to lend a helping hand to fellow community bankers and their communities.

Community bankers raised $150,000 through the ICBA Community Banker Hurricane Harvey Fund, further proof of this generosity of spirit. This will certainly go down as a highlight of my chairmanship and my year.

I’ve also been so touched by the community bankers I have met in my travels over the past year. I’ve been amazed by the number of generational community bankers—second- and third-generation community bankers and advocates who keep community banking in the family. While our industry is changing, so many family-owned community banks continue to thrive. It’s really something to be proud of. Our profession is an honorable one, and it’s incredibly rewarding to see the next generation of community bankers coming up through the ranks with the same drive and passion for this industry as their fathers, mothers and grandparents had.

I’m also blown away by the number of community bankers who advocated for our great industry over the past year. We have made so much progress and are working toward real results with Congress and regulators. I encourage you to read this month’s story about ICBA’s legislative and regulatory successes on page 23. While we face challenges, you’ll see that community bankers are on the verge of positive change that will help us serve our communities for generations to come. That’s something to be thankful for this holiday season, and I’d like to thank ICBA and all of my fellow community bankers for a momentous year.

Everyone should close out the year feeling proud of what they have accomplished for our industry and America’s communities. You have been difference makers, and I know you will continue to be difference makers in 2018.

Thank you for all you do as community bankers. I wish you all a very happy holiday season and prosperous New Year!

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