***Independent Banker***

**August 2018**

**Flourish**

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Summer is a time to reflect. Whether it’s a well-deserved vacation or simply a slower day in your schedule, I encourage you to carve out time to reflect on where you are and where you want to go as a community banker and as a leader.

But I’m a realist and know all too well that being a community banker is a 24/7 job. We all know what can happen: It’s Saturday morning, you’re at the grocery store, and suddenly a customer races up to tell you his debit card isn’t working. Or you’re at your child’s dance rehearsal when a different customer inquires about a loan for a restaurant she would like to open someday.

These interruptions are what being a community banker is all about: being selfless with our time and realizing that our job is much bigger than we are.

While that 24/7 job can make it hard to find the extra moments to pause and reflect, time isn’t going to stop or slow down anytime soon. That’s why it’s up to each of us to make the time to create a strategic vision for ourselves and our banks.

So ponder these questions the next time you carve out a moment—even if it’s just one question at a time.

What are you doing to take your skills as a community banker to the next level? Are you grooming the next generation of talent at your bank? Is your bank innovating the way it should be? Are you reading relevant publications that inspire you to be the best leader you can be? Are you networking with other community bankers? Are you getting outside your comfort zone and breaking through professional barriers to meet your goals?

Every community bank is indispensable to its local community. Each of us must pursue personal growth to ensure our businesses, and our industry, can continue to thrive and flourish.

I have no doubt that the 20 highly innovative community banks featured in this month’s *Independent Banker* cover story are run by leaders who ask themselves questions like these regularly. They know that to better their community banks, they must better themselves and dive into a culture of innovation—both at the bank and on a deeper personal level as leaders.

So, before we close out summer, I hope you take this message to heart and think about your strategic vision as a community banker and a leader of this great industry. I know great things are on the horizon for all community bankers, but it starts with being mindful of where we are right now.

**Where I’ll be this month**

I look forward to some of my own strategic discussions this month with state association executives. I’ll also be spending time with staff in ICBA’s Sauk Centre, Minn., office.