Rebeca Romero Rainey  
Flourish Column  
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With the holidays and New Year just on the horizon, it’s a time for all of us to reflect on 2018 and what it meant for us personally, professionally and, as it often is for community bankers, a mix of both.

We can reflect on the historic regulatory relief victory in May in the form of S.2155, the Economic Growth, Regulatory Relief, and Consumer Protection Act. This was a success of our doing after years of advocacy and passionate storytelling about what regulatory relief would mean for our banks and the communities we serve.

We can reflect on being at the forefront of innovation. In October, we led the way by partnering with The Venture Center to launch the ICBA ThinkTech Accelerator. Through this exciting initiative, we will bring community banks, early-stage fintechs and key stakeholders to the table to identify challenges, solve problems and, ultimately, provide more opportunities for economic growth and development in communities throughout America. What an incredible opportunity.

And we can reflect on the many friendships we forged and grew throughout the year, often at events like ICBA Community Banking LIVE or our respective state conventions. These were opportunities to gather with friends while moving our great industry forward.

In looking back at 2018, I can’t help but think of Kurt Yost, whom we lost in October. Kurt was president and CEO of Nebraska Independent Community Bankers for 34 years and was one of the community banking industry’s greatest champions.

My inbox has been flooded with emails in the weeks since his passing—messages from community bankers across the country sharing their stories about how Kurt was such an incredible friend, advocate and all-around amazing person.

Anyone who knew Kurt could always expect a hug, an attaboy and his smile, which would go from ear to ear. The minute he walked into a room, whether he was hosting or participating, he made you feel welcomed—he always made me feel welcomed. Kurt was a powerfully positive presence wherever he was and in whatever he did.

And while he gave his heart and soul to his members, community, state and industry, he was also a problem solver who called it like it was. He was, without a doubt, a game changer. Thank you for everything that you were and everything you accomplished for our industry, Yostie. We will miss you immensely.

And this is exactly why we must all pause this holiday season and appreciate the people who make this industry what it is: something unique, something special, something to be grateful for.

Thank you, community bankers, for all you do. I wish you the happiest of holidays and the warmest of wishes for the New Year.