**Independent Banker**

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**Columns**

**[tag] Flourish**

**[hed] Nurturing the community bank ecosystem**

[quote] “Community bankers are focused on the long term. We cultivate an environment that grows and gets stronger each year, as it’s nurtured along the way. We focus on building connections that will stand the test of time.”

[body]

As I reflect on the impact community banks have had this year, I revel in this notion that we have created something special, a dynamic ecosystem that centers on people. We have taken the time necessary to invest in relationships and their development, growth and long-term sustainability, and that is what sets us apart from others in financial services.

**[subhed] Embracing a larger community**

I have attended numerous events across the country this year, and at each, I come together with a community bankers, their board members, vendor partners, associate members, state executives and more. These are the people who make up our dynamic ecosystem. While there are some differences in their makeup and the challenges and opportunities they face, they share a common denominator: these strong connections, the relationships and people and the why behind what we do. I am always struck by the similarities despite the differences and how community bankers are committed to making sure our communities thrive.

Yet, those communities aren’t insular. While our customers are our priorities, the people-first mentality we live by extends to all of our relationships. Community bankers invest the time in partnerships with vendor providers, regulators and others who offer unique insights into how to enhance this ecosystem. These organizations have worked in hundreds of different environments, and they provide a lens from which to see where our strengths lie and where we can enhance our efforts.

Our teams also make up an internal ecosystem. Community banks work to create an environment where everyone can succeed and thrive, and we witness both tangible and intangible results, impacts on people and the community. We hire those who share our vision and values, and, by extension, we become great places to work.

**[subhed] In it for the long haul**

Yet, building this kind of interconnected, thriving ecosystem does not happen overnight. It takes care and feeding and a commitment to success. Fortunately, community bankers are focused on the long term. We cultivate an environment that grows and gets stronger each year, as it’s nurtured along the way. We focus on building connections that will stand the test of time.

So, as we approach 2025, I look forward to what the future holds. I hope end-of-year reflections remind you of the profound effect you’ve had on your customers’ and communities’ lives, and you take time to honor that. From all of ICBA, I thank you for all you do for this ecosystem and wish you a wonderful holiday season!

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*[sidebar]* **Where I’ll be this month**

I’ll be supporting our ecosystem, first by hosting groups in Washington D.C. for meetings, including our ICBA and Community Bank State Association’s leadership, and then heading to The Fountain Trust Company in Covington, Ind., to visit with ICBA chairman Lucas White. I’ll also be visiting our offices in Sauk Centre, Minn., and TCM Bank in Tampa, Fla.