**Independent Banker**

**January 2023**

**Flourish**

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“As we enter a new chapter and start a new financial statement cycle, know that ICBA will be there to support you with tools, resources, and advocacy efforts.”

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The beginning of a new year feels like a fresh start, a new chapter in our stories. We have a blank page on which we can write our narrative over the course of the year, with new milestones filling the pages ahead. And with 2023, we have no shortage of adventures awaiting us.

Consider industry evolution. I’m amazed at the pace of change occurring in all areas of financial services, from instant payments to more digital solutions and beyond. This will be a pivotal year for embracing new opportunities and exploring how we can set ourselves up to succeed, even with looming challenges.

And think about the uncertainty of the economic environment. It’s a challenge to be sure, but it’s one that community banks have previously faced with strength. Time and time again, you have demonstrated resiliency in the face of difficult financial conditions. In fact, this is when community banks shine, bringing stability to customers simply by being relationship bankers who see them and know them. Looking at it through a different lens, there’s opportunity in this economic climate: It's a way to double down on your strengths and unique people-first approach to banking.

Yet, amid these external influences, you may be asking, “What actions can we take to ensure we’re identifying the right next step for our bank?” That’s where ICBA can provide support. Whether it’s the information that comes in *NewsWatch Today* or *Independent Banker*, convening with other community bankers to discuss strategies at ICBA LIVE or proactive engagement with lawmakers at the Capital Summit, we offer opportunities to not just react but respond to this dynamic environment with your mission and vision at the center.

We have increased our offerings to support you and to further differentiate our industry. For example, we have moved the ThinkTECH Accelerator in-house to ensure year-round innovation programming and find new fintech partners who are bringing to market solutions that respond directly to community bank needs. We’re expanding classes and programs provided by Community Banker University, and as the government relations team prepares to welcome new members of Congress to D.C., they are ready and excited to tell your story and ensure your voices are heard.

So, as we enter a new chapter and start a new financial statement cycle, know that ICBA will be there to support you with tools, resources, and advocacy efforts. Together, we will write our 2023 story, one that will set community banks up for success.

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*Where I’ll be this month*

I’ll be holding down the fort at ICBA headquarters, helping our government relations team as we welcome new members of Congress and gearing up for ICBA LIVE (March 12–16—register today at ***icba.org/live***).

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