Independent Banker  
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Columns

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I’ve always been a glass-half-full guy, and though 2023 is expected to be a challenging economic year, it also brings opportunity. We simply need to remember what makes us special as community bankers, and with that as our foundation, we can embrace this season of change in four primary ways:

1. **Demonstrating the community bank difference.** One of our greatest assets is our reputation as relationship bankers. When things get tough, people want to be able to talk to their banker. They want to come into the bank and say, “We need your support to figure things out.” With community bankers by their sides, they have a real connection to someone who can help solve their problems, and we’re able to find creative solutions to work with them in trying times. That’s the community bank difference, and we should be proud to reiterate it throughout the year.
2. **Gaining advocacy wins.** Community bankers have proven vocal advocates on numerous issues facing our industry, including pushing to advance a cannabis banking safe harbor, close the industrial loan company loophole, oppose an extension of Durbin Amendment restrictions to credit cards and shape the debate over the regulation of crypto assets. I encourage you to join us and lend your voice to supporting these and other advocacy efforts, which will shape the policy landscape.
3. **Embracing innovative offerings.** Technology is a top focus, because we have to be ready to live where our customers live: on their phones. This climbing emphasis on digital solutions is why ICBA brought all ThinkTECH programming, including the Accelerator, in-house to ensure year-round support for community banks. ThinkTECH companies help us serve our customers better, expand our footprint into a more diverse customer base and create better adoption of services through technology.
4. **Uniting with other community bankers.** I’m a big proponent of the power of many in advancing community bank goals and objectives. There is nothing more impactful than convening community bankers with a one-mission focus. This year, gathering for ICBA LIVE in Hawaii and bringing our collective forces to Washington in the spring to advocate for our priorities will aid in ensuring community banks continue to flourish.

While no one can predict just how the year will go, I know that by staying true to who we are as community bankers, we will come out on top. And that’s why I’m looking forward to all we’ll collectively accomplish in 2023.

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Connect with Brad @BradMBolton

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*My top 3*

**Priorities for a successful 2023**

1. Advocacy: Get every employee involved
2. Innovation: Implement new digital solutions
3. Education: Commit to community bank-focused training for next-generation leaders

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