**Independent Banker**

**January 2025**

**Columns**

**[tag] From the Top**

**[hed] Why advocacy should be a top priority in 2025**

[quote] “Following a significant election year, Congress is fired up to get new legislation on the table. This is our opportunity to drive home the importance of the high-tech, high-touch community banking model.”

[body]

The start of the new year brings with it a fresh slate and a collective reset on priorities. As we develop annual objectives, we need to be mindful of what is transpiring within our banks, but also what is transforming the industry around us and how we can effect positive change. That’s why advocacy *<i>must<i>* be a priority this year.

**[subhed] Setting national priorities**

ICBA is nonpartisan and has a long history of working with both sides of the aisle, and we have a new administration and elected officials who need to fully understand the community bank difference. Our voices need to be heard on a wide range of issues, including Section 1071 of the Dodd-Frank Act, the Secure and Fair Enforcement (SAFE) Banking Act, the Access to Credit for our Rural Economy (ACRE) Act and more. In addition, with the Tax Cuts and Jobs Act of 2017 set to expire at the end of 2025, it’s going to be a big year to discuss taxes—and with them, credit union disparities.

The odds are in our favor: Following a significant election year, Congress is fired up to get new legislation on the table. This is our opportunity to drive home the importance of the high-tech, high-touch community banking model. It’s our chance to demonstrate how community banks prioritize a legislative and regulatory environment that keeps the banking system safe and sound, creates a level playing field in financial services and allows for the flexibility necessary to serve the distinct interests of communities across the nation.

**[subhed] The power of the collective**

But it takes the power of this entire community to amplify those messages and bring them to life. Members of Congress need to hear specific examples from their constituents about how community banks meet their districts’ needs. Members of Congress need more than platitudes and big-picture ideas; they need to understand how what we do every day makes a difference in their constituents’ lives and strengthens their communities. In short, they need to hear our stories.

So, as you set your intentions for 2025, I hope that one of them is to attend ICBA’s Capital Summit *(<i>icba.org/capital-summit<i>*), slated for May 12–15 in Washington, D.C. Mark your calendars now to join your colleagues in raising your voice for community banking. This will be a pivotal year for us, where collectively, we will make a difference. Now’s the time to make sure advocating for community banks is among your top priorities.

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**[sidebar] My top 3**

In addition to remaining a vocal advocate for community banking, here are my three New Year’s resolutions for 2025:

1. Spend more time at home, in my bank and with my community
2. Be more present with my kids
3. Continue running for health

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