Independent Banker  
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Columns

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[hed] What I’m grateful for as a community banker

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As Thanksgiving draws near, it serves as an annual reminder to take stock of the things for which I am most grateful: my family. My community. Food on the table and a roof over my head. A fulfilling job, my team and our relationship-banking model.

In fact, when I think about my blessings as a community banker, it comes down to our relationship model. In a society that has become increasingly disconnected, our model puts the human back into banking. When an issue arises, customers don’t want faceless chatbots; they want a sympathetic ear and a problem-solver to act in their best interests. And that’s precisely what we provide.

While community banks have technology that rivals that of the megabanks—from fintech innovations and payment options like FedNow to enhanced security programs that better flag potential fraud—the power we hold lies in our customer relationships. We can compete toe-to-toe on technology, but we have something they don’t: human connection.

At a community bank, online loan applications offer a seamless first step, but they spark a response from a local loan officer who will personalize the loan experience, ensuring that customer gets what they need, not an autogenerated plan. Think of how our anti-fraud technologies catch potential issues before they hit, while also triggering outreach from our customer service team to talk with the customer about safeguarding their accounts. Reflect on small businesses that need to make just-in-time payments to support their cash flow, and how we can set them up with a bill payment product to meet that need.

In short, real people are available to have real conversations to find real solutions.

That’s why our relationship-banking model is our ace in the hole: It’s what differentiates us from other financial services organizations and makes us who we are. Put very simply, community bank and community bankers are special. No matter how great the technology becomes, it will still be the amazing human beings in our banks that will secure our future as an industry.

So, as the holiday season rapidly approaches, I hope you, too, will be thankful for our relationship-banking model and take a little extra time to demonstrate your love and support for the people who make your bank and your life better. Because in relationship-first banking, it’s the people we surround ourselves who make all the difference—to our banks, our customers and our communities.

Wishing you and yours a very happy Thanksgiving!

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*Quote of the month*

“The technology you use impresses no one. The experience you create with it is everything.”

— [Sean Gerety](https://criteriaforsuccess.com/18-awesome-technology-quotes-to-inspire-motivate/), user experience manager, The Home Depot

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