**Independent Banker**

**January 2025**

**Portfolio**

[tag] Innovation Station

**[hed] The innovations we’ll see in 2025**

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They say the only constant is change, and 2025 is shaping up to prove that point. We are in for a dynamic year, influenced by customer demand, product accessibility and partner potential. Specifically, this year:

1. We expect wider adoption of the FedNow Service. After a couple of years on the market, use cases are starting to solidify and become tangible—from earned wage access to bill pay and more.
2. We’ll see more community banks embracing strategic fintech partnerships to increase digital offerings and operational efficiencies.
3. We’ll establish an increased focus on maintaining a customer-centric view to ensure a stellar customer experience this year and beyond.
4. We anticipate an emphasis on managing the cost of funds and developing new innovative deposit strategies to support the bottom line.
5. We predict personalized products and services and mobile experiences will garner greater attention as community banks look to expand customer relationships at the digital level.

Of course, there’s much more that the year will bring, and we’ll remain nimble, shifting programming and solutions to address what emerges. From the ThinkTECH Accelerator (see sidebar) to our role in BankTech Ventures and beyond, our goal is to continue to fuel the community bank innovation pipeline with the companies that you need to address growing challenges and opportunities.

To that point,education continues to be critically important to embracing the full extent of today’s technology. This is the year to roll up your sleeves, get your hands dirty and embrace ways to advance your solutions—and ICBA Innovation will offer new opportunities to do just that. Watch out for news on programs that will help you combine theoretical and practical hands-on engagement for your innovation journey.

In the meantime, make sure you’re at ICBA LIVE, March 11–14, in Nashville, Tenn. You’ll get the latest on our innovation efforts, meet with fintechs specifically geared toward your needs and learn more about what continued digital transformation can do for your bank.

In this year of change, you need to be armed with the new ideas that can take your offerings to the next level, and ICBA Innovation is your partner in ensuring success.

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**2025’s first ICBA ThinkTECH Accelerator**

Join our first cohort of the new year as we work through the technologies community banks need to flourish. This cohort includes companies seeking to support community banks in their digital transformation journeys for improved operational efficiencies, reduced risk exposure and enhanced customer interactions.

ICBA members are invited to sign up for banker visits during the Accelerator program—scheduled for January 13 to March 6—to help shape the future of community bank innovation. To learn more and join us, complete the form at *<i>*[*icba.org/innovation*](https://www.icba.org/innovation/innovation/icba-thinktech-accelerator)*<i>*

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