**Independent Banker**

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**FROM THE TOP**

**“Our shared values will guide us”**

By Tim Zimmerman, Chairman, ICBA

Tim Zimmerman is CEO of Standard Bank, Monroeville, Pa.

After a successful 2018, we community banks have another eventful year ahead of us! As we address the challenges and opportunities that await, community bankers can take comfort that our shared values will guide us while we create value that can be shared by the customers and communities we serve. Our shared values transcend politics and are bipartisan at their core.

As we proved with the passage of S.2155, the value of community banking resonates with members of Congress without regard to party affiliation. We leverage this value as we explain to policymakers why what we do is so important. We’ll work to build support and consensus to further our mission of creating an environment where community banks flourish.

While there are thousands of community banks across the U.S., the fundamental values we share remain the same. We operate with the understanding that every local customer and community is unique. We know that the needs of consumers and small businesses can best be met by members of their own communities.

To ensure economic growth reaches every corner of every community, we support a tiered and proportionate regulatory system that recognizes the unique role of community banks. Additionally, there must be fairness in the laws governing our financial services system, which is why we support a level playing field that gives everyone an equal chance to create value.

Community banks’ support for a level playing field coincides with a shared passion for innovation. Community bankers have always been financial services innovators. Our focus on our customers and local communities makes us nimble and responsive to the changes affecting our business. Meanwhile, we will always hold true to our bedrock principle of security and stewardship of our customers’ private information.

The values that community banks share with our customers and communities are fundamental to our success. This is also why our business model has worked for more than a century and will continue well into the future. While so much in our business is changing, our shared values and guiding principles don’t change.

I am honored to be a part of that great tradition, and I hope you are too. As we look ahead to another busy year, we can take heart in knowing that a shared set of principles will be there to guide us.

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**Did you know?**

The nation’s community banks have 52,000 locations across the country and employ 760,000 people.