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**“Innovation will be the key to sustaining and growing our businesses.”**

Rebeca Romero Rainey

President and CEO, ICBA

Here at ICBA, we’re in full innovation mode this fall, so it’s only appropriate that the November issue be dedicated to technology.

As I’ve traveled around the country this year speaking with many of you at state conventions and ICBA events, you’ve heard me say that ICBA is focused on three pillars: community bank advocacy, education and innovation. That’s because these areas are critical to community banking in both the near term and the future. In particular, innovation will be the key to sustaining and growing our businesses.

As I put on three hats—consumer, community banker and president and CEO of ICBA (in no particular order), I see three specific opportunities for innovation.

As a consumer, I welcome innovation because, for the most part, I know it will bring convenience, ideally saving me time and money. As a community banker, innovation excites me because it provides new opportunities to continually enhance how we serve our customers. And finally, as ICBA’s president and CEO, I know innovation gives our nation’s community banking industry a great opportunity to retool ourselves by tailoring our products, services and solutions to meet and exceed customer’s constantly evolving expectations. And we’ll do all of this while continuing to provide the relationship banking experience and local focus that our customers expect.

To help community bankers achieve this, ICBA recently partnered with The Venture Center to launch the ThinkTech Accelerator: the first community bank-focused fintech accelerator.

This means that you and your team will have direct access to early-stage fintech companies that are focusing exclusively on community bank product development. These companies will be mentored and eventually vetted by community bankers, so they’ll get to know community banks’ wants and needs directly. Themes for the ThinkTech Accelerator include next-generation lending, artificial intelligence and machine learning, blockchain, payments, advanced analytics and big data, regulatory compliance tools, cybersecurity, authentication and streamlining the customer experience.

Exciting, right? Speaking of exciting, ICBA is investing in these fintech accelerator finalists, so we have a major stake in making sure we find the right fit for community banks. These providers will present their solutions to community banks at the ThinkTech showcase at ICBA Community Banking LIVE 2019 in Nashville, scheduled for March 18-22, so you’ll have an early opportunity to work with them. I can’t wait to see what they bring to the table. I know the consumer, community banker and leader in me is looking forward to everything that this partnership will bring to startup entrepreneurs, community banks and, ultimately, the customers and communities we serve.

**Where I’ll Be This Month**

Most of my time will be spent in ICBA’s D.C. office, working with staff, meeting with policymakers and seeing community bankers at ICBA’s Breaking Barriers event.