Independent Banker

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Flourish by RRR

[pull quote] “The future is bright, and the opportunities for growth are endless.”

**I had the opportunity to read this month’s** cover story ahead of writing my column. I’m so glad that I did. I was blown away by the incredible community banks that are featured, and I have a feeling you’ll feel the same way! Even after such a phenomenal ICBA LIVE and the ICBA Capital Summit, which may be happening as you read this, I can still draw such inspiration from our nation’s community bankers. You never cease to amaze me with what you do and how you do it!

The community banks highlighted in the story all reinforced what’s so unique and meaningful about our industry. Despite challenges, you are finding opportunities for growth by reinventing processes, redefining what it means to be nimble, and leveraging cutting-edge technology—all while staying true to a relationship-based business model, which has stood the test of time.

Community banking truly is the best of both worlds. We can be agile and embrace technology, but still have the small-town feel that makes our customers feel like they matter—because they do.

One of the many examples that struck me—and proves this point—was that of Stearns Bank in St. Cloud, Minn. Many of its competitors won’t touch the small-ticket loans that this high-performing community bank prides itself on making—all in an effort to best serve its customers.

Quantum National Bank in Suwanee, Ga., reaches out to its diverse customer base with free seminars that have covered topics such as economic conditions, cybersecurity and residential construction trends. And Poppy Bank in Santa Rosa, Calif., came up with an innovative lending solution to help its customers rebuild their homes after wildfires devastated their community.

Also, I love that both “strong work ethic” and “fun place to work” came through loud and clear in the piece. The community banking staffs who help us do what we do every day should be commended for their work. Community bankers work hard, so it’s great to see that there are opportunities for staff to be recognized and feel valued for the important work they do. It’s a must!

What we do is so unique, and this issue of *Independent Banker* reinforces that. The future is bright, and the opportunities for growth are endless. ICBA is here every step of the way to help you through dependable advocacy, best-in-class education, and ROI-proven products and services that help you innovate and flourish.

Let’s continue to seize the day, inspired by this year’s top-performing community banks! Be bold in innovation, leadership and life!

**Where I’ll Be This Month**I’ll be at ICBA’s Capital Summit in Washington, D.C. I’ll also be at our first committee meeting with our 2019–2020 executive committee, and doing a Habitat for Humanity build with
the team from TCM Bank in Tampa, Fla.