

From the Top
By Jeff Gerhart, Chairman of ICBA

Your Choice To Make

As a kid growing up in the rolling hills of southwest Madison County, I looked forward to spending lots of time outdoors every summer. You name it, we did it. Our choices gave us many opportunities to stay engaged with our friends. Summers were filled with baseball, swimming at the local pool, camping in Acorn Valley by Shell Creek or just riding our bikes around town.

These are among the fond memories I have of growing up in a small town. No doubt, each of you has your own memories of the many summertime choices you once had before you.

Today, as community bankers we continue to make choices—ones that have a vital impact on our industry. In 1930 a group of community bankers in rural Minnesota made the choice to organize what has become the Independent Community Bankers of America. As community bankers, we make a choice of who we want to represent our industry on both a state and a national level.

Your state community banking association is critical to that end. Without strong community banking associations supported by community bankers in those states, our job, and ICBA's job at the national level, would be a tougher "row to hoe."

Working together with ICBA, we are able to leverage our collective resources to provide community banking with a strong and clear "community banking voice" that defines who we are, what we represent, where we want community banking to be in the future and why a strong community banking environment is important to our nation's future. Your community bank's membership with ICBA and its state community banking association is critical to your bank's future.

At ICBA we know you have a choice, so I would encourage you to learn more about what ICBA is doing on your behalf and to become an active ICBA member if you are not already. There's no other national trade association that exclusively represents, and can be counted on to represent, the interests of community banks.

If your community bank is an ICBA member, you have my sincere appreciation for your continued support and for your continued involvement in our industry. However, I would also encourage you to learn more about the many ICBA member

programs available to your community bank, from the association's valuable educational resources and conferences to its cost-saving product and service programs. ICBA offers so many member benefits that it can take some exploration to learn about and take full advantage of them all.

Choice—be it among childhood summertime activities or the banking activities that we deal with today as adults—is important. Make ICBA your choice if you haven't already done so.

Join me and many other community bankers from across this great country of ours—in communities like Scotland, S.D.; Red Bay, Ala.; and Ukiah, Calif., as well as Atlanta, Boston and Los Angeles, to name just a few.

ICBA has one mission, and that is community banks!