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*ACB is the ICBA
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Striking balance in 2025

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The start of a new year brings with it opportunities, and as we enter 2025, we do so with an eye toward the potential that awaits. For years, we've been seeking balance across a number of areas, encouraging regulators and legislators to initiate more proportionate rulemaking, embracing innovation for our banks to become nimbler and more efficient, and engaging in education to expand our knowledge in today's banking environment. This year, we'll see results through focused strategy and hard work.

Leading with advocacy

Without a doubt, advocacy serves as the most critical piece of our mission in 2025. With a shift in control in Congress and the White House, our focus will be on regulatory relief and proportionate rulemaking. We want to amplify the impact of community banks at the local level and champion issues ranging from rethinking the *de novo* framework to seeking regulatory relief on Dodd-Frank Act Sections 1071 and 1033 and beyond.

Our messages this year center on both right-sizing regulation and demonstrating the community bank difference. We're moving from a defensive position of responding to thousands of pages of new regulation to an offensive one where we can be proactive and speak to community-friendly and community bank-forward rulemaking. We have the opportunity to instigate a more balanced approach to regulation, supporting a vision that considers effects on consumers in the context of the ability to do business.

This balanced approach is critical for industry viability moving forward. The moment is now

to effect real change. But the reality is that there are a lot of pressing needs with policymakers as the year begins, so it's our job to ensure that our issues are prioritized and our voices are heard.

Growing with innovation and education

Of course, while we are speaking up for the interests of our communities and our banks, we also need to continue growing as businesses, adapting to a changing industry. From new fintech innovations to better understanding the risk and compliance requirements of today's environment, ICBA Innovation and ICBA Education stand ready to ensure you have the information you need to advance your business plans this year.

It's with that in mind that I encourage you to join us at ICBA LIVE, taking place March 11–14 in Nashville, Tenn. There, you can explore what's next on our advocacy agenda, how our innovation programs can support your bank, and what you and your team need to know to be the change you seek in 2025.

This year is about recommitting to ICBA's pillars of advocacy, innovation and education, and embracing the potential that awaits. I, for one, am feeling very optimistic.

Where I'll be this month

We will be hosting state association colleagues at our Innovation Center in Atlanta, and I'll be making a trip to Minnesota to visit the ICBA team there.

