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**ICBA and [BANK Name]: Community Banks Build Better Communities**

**City, State (April X, 2023)**—In honor of Community Banking Month in April, **[BANK NAME]** and the Independent Community Bankers of America (ICBA) are shining a spotlight on community bank efforts to create economic prosperity for Americans in urban, suburban, and rural communities nationwide.

“As a financial service provider with deep community ties, we apply our local knowledge and financial expertise to help the citizens of **[CITY/TOWN]** reach their financial goals while supporting important causes that strengthen the local economy,” **[SPOKESPERSON]**, **[TITLE]** at **[BANK NAME]** said. “**[BANK NAME]** invites you to stop by one of our branches and learn how we’re working to improve our community and service your personal banking needs—whether you’re just getting started or are well established.”

Collectively, community banks make more than 60% of small-business loans, more than 80% of agriculture loans, and contribute tax dollars that help maintain local municipalities. Community banks:

* **Are favored by small businesses**, earning a [76% satisfaction score](https://www.fedsmallbusiness.org/survey/2022/report-on-employer-firms) compared to 62% for large banks, 46% for finance companies and 39% for online lenders.
* **Are committed lenders** with loan growth that has outpaced noncommunity banks for a decade.
* **Demonstrate safety and soundness** with[higher capital ratios and better loan quality](https://www.fdic.gov/analysis/quarterly-banking-profile/qbp/timeseries/ratios-by-asset-size-group.xlsx) than the largest institutions.
* **Offer high-touch, high-tech service.** This gives consumers access to modern-day conveniences and technical capabilities while maintaining the personal service for which community banks are known.
* **Have a track record in helping** **underserved Americans** by [providing greater flexibility](https://www.communitybanking.org/~/media/files/communitybanking/2020/session3_paper1_mayer.pdf) to low-income and minority borrowers. Community banks serve 93% of majority-minority communities and 96% of low-income designated counties.
* **Understand and embrace local small businesses.** In fact, community banks made [60% of total Paycheck Protection Program loans](https://www.icba.org/newsroom/blogs/main-street-matters/2021/11/02/paycheck-protection-program-data-show-community-banks-acted-expeditiously-to-save-small-businesses) to small businesses and provided 72% of PPP loans to minority business owners that reported such data.
* **Give back to their communities.** Civic service is a way of life for community bankers as reflected in [ICBA’s National Community Bank Service Awards](https://www.icba.org/events/awards/service-awards).

“Community banks embrace their role as financial stewards because catering to their customers’ unique financing needs is central to their business philosophy and ensuring satisfied, life-long customers,” ICBA President and CEO Rebeca Romero Rainey said. “ICBA is proud to represent these civic-minded servants and to support their efforts to build better communities—one loan, one customer at a time.”

For more facts about community banks, [click here](https://www.icba.org/bank-locally). Follow the ICBA Community Banking Month conversation on social media with the #BankLocally and #CommunityBankingMonth hashtags.

**About Bank Name**

*Banker boilerplate here.*

**About ICBA**

*The Independent Community Bankers of America® creates and promotes an environment where community banks flourish. ICBA is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and high-quality products and services.*

*With nearly 50,000 locations nationwide, community banks constitute roughly 99 percent of all banks, employ nearly 700,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than $5.8 trillion in assets, over $4.9 trillion in deposits, and more than $3.5 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers’ dreams in communities throughout America. For more information, visit ICBA’s website at* [*www.icba.org*](http://www.icba.org/)*.*

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