



# NEWS

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## ICBA and Three Rivers Bank of Montana: Community Banks Put the “Community” in Banking

*Community banks create community closeness no matter what challenges arise*

**Washington, D.C. (March 25, 2020)**—At a time of social distancing, the Independent Community Bankers of America (ICBA) and Three Rivers Bank of Montana, Kalispell want consumers to know that community banks put the “community” into banking and are here to serve the needs of their customers and communities throughout the coronavirus pandemic and beyond.

“Community banks will continue to create community closeness no matter what challenges arise,” said ICBA President and CEO Rebeca Romero Rainey. “Community banks have been around for generations and have seen it all. They are the economic bedrock of their local economies and are focused on helping their customers and communities flourish.”

Romero Rainey encouraged consumers who have questions about their finances to reach out to their local community bank. “If you are a community banking customer who has questions, I encourage you to speak with your community banker—this is when having that relationship really counts,” she said. “And if you are a consumer who doesn’t have a banking relationship, please don’t hesitate to reach out to your local community bank. We exist to serve and can help local consumers navigate questions and concerns.”

To help consumers better understand what makes community banks special, ICBA and Three Rivers Bank of Montana offer the following facts:

- **Community banks respect and honor community ties.** They [channel loans](#) to neighborhoods where their depositors live and work, which helps keep the local economy thriving.
- **Community banks are relationship lenders** and take a holistic approach to lending, considering numerous sources of information, including history and discretionary spending.
- **Community banks understand and embrace local small businesses.** A study from the [Federal Reserve Banks](#) found that small businesses that apply for loans with community banks are more successful and satisfied.
- **Community banks are innovative.** They partner with innovative technology providers, as showcased through [ICBA’s ThinkTECH](#) initiatives, to deliver high-tech, high-touch customer experiences.
- **Community banks give back.** Serving local communities is second nature to community banks, as reflected in [ICBA’s National Community Bank Service Awards](#).

“Three Rivers Bank of Montana is proud to be a community bank; we prioritize the needs of our customers and community above all else,” said A.J. King, CEO, Three Rivers Bank of Montana. “We put community first and bring about community closeness in countless ways. While everyone may be social distancing, know that we are here if you have any financial questions or concerns. We are here to serve.”

For more facts about community banks, [click here](#). To find Three Rivers Bank of Montana’s office closest to you, visit ICBA’s Community Bank Locator at [www.banklocally.org](http://www.banklocally.org).

**About ICBA**

*The Independent Community Bankers of America® creates and promotes an environment where community banks flourish. With more than 50,000 locations nationwide, community banks constitute 99 percent of all banks, employ nearly 750,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5 trillion in assets, nearly \$4 trillion in deposits, and more than \$3.4 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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