



A MESSAGE OF IBANYS PRESIDENT & CEO

I would like to share with you important IBANYS updates on the current year, and some plans for the coming year.

- **Our educational programs for 2018 were a success**, thanks to high attendance and engaging content. Leading experts in the field covered issues prevalent to the community banking industry. Our programming included our **various meetings, conferences** and the annual **convention**, as well as our **online webinars** – which remain both informative and well attended. **Our educational meetings for 2019 are being planned. These meetings will continue providing timely and informative content.** To preview our 2019 meetings calendar, visit ibanys.net and click on the “Meetings & Conferences” tab. To review our online webinar calendar, ibanys.net and click on the “Education” tab.
- **Our government relations efforts this year produced solid results in Albany and Washington.** At the state level, **we defeated a major push by the credit union industry to gain entry into the public and municipal deposits business.** At the federal level, **we gained the most significant regulatory relief for community banks in years** with the passage and signing of S.2155, "The Economic Growth, Regulatory Relief, and Consumer Protection Act. Neither of these achievements – nor any of the many other policies and issues we successfully advocated for and against – would have been possible without the active support and involvement of our member banks. **Looking a 2019, there may well be a new political landscape** in both Albany and Washington after the midterms. In any case, **IBANYS will continue to represent and protect the interests of New York Community banks.**
- **IBANYS continues to grow.** Our financial condition is sound and has strengthened significantly over the past few years. We have added **new member banks, associate members and preferred providers** during the past year. **We are committed to building on this strong foundation** as we work together to enhance and promote New York's community banks.
- **Our communications efforts** have been positive through the various channels we use to **position New York's community banking industry, our association and issues.** These channels include the weekly e-newsletter, our quarterly magazine *Banking New York*, targeted email blasts, legislative and congressional outreach, IBANYS programming and committees and social media posts. **We will continue to carry these efforts forward in 2019. We have re-energized our social media presence** on Facebook, Twitter, Instagram and LinkedIn. This is an effective way to enhance our ability to keep membership fully informed and active on key issues and developments on a real-time basis. **I encourage you to follow us on all four platforms in order to stay up-to-date with all IBANYS news.**

- **We continue to benefit from the willingness of outstanding industry leaders to step up and share their time and vision as our officers and directors.** These are the people who continue to lead IBANYS forward into an even brighter future. I look forward to working with our officers and Board of Directors – including our new Chairman, Tom Amell of Pioneer Bank; Vice Chairman, Mike Wimer of Cattaraugus County Bank and Treasurer/Secretary Tom Carr of Elmira Savings Bank – when their terms begin November 1. **IBANYS' governance is in good hands.**

Many organizations say they are “**member driven**” – but at IBANYS, that’s not just promotional “hype” – it’s a way of life, and has been since **we were founded in 1974 for the express purpose of giving local community banks throughout New York their own voice at the table and their own trade association** – one that represents only community banks and their interests.

Without the active participation of our member banks, our accomplishments over the past year wouldn't have been possible. A big thank you to all of our member banks, associate members, preferred providers, speakers and presenters, and the Independent Community Bankers of America (ICBA) for everything you have done in 2018, and all we will do together in the years to come.

Together, we will continue to build on the strong foundation we have built representing and serving the needs of New York’s community banks.

Sincerely,



John J. Witkowski
President & CEO

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