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Bernie Gaytko Elected to the 2023 ICBA Federal Delegate Board

Local Leader Helps Deliver Community Banking Message to Nation's Capital

Washington, D.C. (October 4, 2022)—The Independent Community Bankers of America (ICBA) today announced that community banker Bernie Gaytko, President and CEO of Keen Bank was elected to the ICBA Federal Delegate Board. ICBA is the nation's voice for community banks.

"It's a privilege to be elected to represent our industry and shine a light on the work of the nation's community banks, which build better communities," Gaytko said. "As relationship-based lenders, community banks offer hands-on personal service and invaluable financial expertise to local consumers and entrepreneurs. I look forward to working alongside ICBA as we serve their mission to create and promote an environment where community banks flourish."

In addition to helping shape and advocate ICBA's national policy positions and programs, Gaytko's duties include engaging in grassroots activities in Minnesota and serving as a liaison between independent community bankers and ICBA staff and leadership in Washington, D.C. He will also work to recruit new members to ICBA.

ICBA is the only national organization dedicated exclusively to promoting the interests of locally operated community banks and savings institutions. With trusted financial expertise and high-quality customer service as their hallmarks, community banks offer the best financial services option for millions of consumers, small businesses and agricultural enterprises.

"Bernie is a respected member of his community and a dedicated advocate for our industry," said ICBA Chairman Brad M. Bolton, president and CEO of Community Spirit Bank in Red Bay Ala. "We are fortunate to have Bernie serve in this volunteer capacity and leverage his valuable experience and perspective in service to the community banking industry and the customers and communities we serve."

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.

About Keen Bank

Keen Bank is a local, family-owned and managed bank that has been proudly serving southern Minnesota since 1874 with three locations in Waseca, Hope and Ellendale, MN. Their commitment to customers, responsiveness to find solutions and genuine willingness to help is the makeup of their organization. Keen Bank meets the needs of customers while maintaining the personal aspects of service that are synonymous with community banking. For more information visit keen.bank. Member FDIC

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