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Community Banking Advocate Bernie Gaytko Named to ICBA Federal Delegate Board

October 1, 2025 (Waseca, MN) — The Independent Community Bankers of America (ICBA) announced that Bernie Gaytko, President & CEO of Keen Bank has been re-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 grassroots engagement, member recruitment efforts and making sure community bankers in Minnesota have a voice in ICBA's work in Washington.

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 best-in class financial services for millions of consumers, small businesses and agricultural enterprises.

"Bernie is an esteemed community leader and a passionate champion for our industry," said ICBA Chairman Jack Hopkins, President and CEO of CorTrust Bank in Sioux Falls, S.D. "We are fortunate to have Bernie's voice and vision on our Federal Delegate Board, where his experience and insights will help advance our mission in service to the nation's community banks."

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, Owatonna and Ellendale. 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](https://www.keen.bank). Member FDIC

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About ICBA

The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation's community banks through effective advocacy, education and innovation. As local and trusted sources of credit, America's community banks leverage their relationship-based business model and innovative offerings to channel deposits into the neighborhoods they serve, creating jobs, fostering economic prosperity and fueling their customers' financial goals and dreams. For more information, visit icba.org.

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