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ICBA Encourages Consumers to Go Local This Holiday Season

Do At Least 30 Percent of Shopping at Small Businesses

Washington, D.C. (Nov. 5, 2012)—As the holiday season quickly approaches and shoppers across the country start making their lists and checking them twice, the [Independent Community Bankers of America](#) (ICBA) is encouraging them to Go Local and do at least 30 percent of their holiday shopping at area small businesses. By doing so, consumers will be supporting small businesses that create local jobs and fuel their local economy—making everyone's holiday on Main Street a little bit sweeter.

“It's easy to spread holiday cheer this season by purchasing even just a few of those ‘wish list’ items from small businesses within your community,” said Jeffrey L. Gerhart, chairman of ICBA and Bank of Newman Grove, Neb. “Not only will you be helping local entrepreneurs succeed, but you'll also be making an investment in your community that you can be proud of throughout the holiday season and beyond.”

Encouraging consumers to do at least 30 percent of their holiday shopping at local small businesses isn't a stretch for the nation's more than 7,000 community banks. Community banks help small businesses succeed throughout the holiday season and beyond by lending to them. And because community banks are small businesses themselves, they partner with their small business customers to help them understand local market dynamics and the opportunities and challenges that small businesses in their area face. In fact, community banks under \$10 billion in assets provide nearly 60 percent of small business loans between \$100,000 and \$1 million. Representing more than 24,000 locations nationwide and employing nearly 300,000 Americans, ICBA members have nearly \$750 billion in loans to consumers, small businesses and the agricultural community.

“By lending to local entrepreneurs and small businesses, community banks help their local economies thrive,” said Camden R. Fine, ICBA president and CEO. “American shoppers have that same power, and that's why the holiday season is a great time to take on this 30 percent spending challenge and get to know your local small businesses and what they have to offer. I have no doubt that once shoppers see the great services and products that they can obtain locally, they'll be back for more throughout the New Year.”

To learn more about ICBA's Go Local initiative and ways you can go local this holiday season, visit www.icba.org/golocal, and to join the conversation, follow [@ICBA](#)'s hashtag #golocal.

To find your local community bank, visit ICBA's community bank locator at www.banklocally.org, or download the free ICBA locator app for your iPhone, Android or Blackberry.

About ICBA

The Independent Community Bankers of America®, the nation's voice for more than 7,000 community banks of all sizes and charter types, 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. For more information, visit www.icba.org.