COMMITTEE MISSION STATEMENTS

FEDERAL DELEGATE BOARD
The Association shall maintain the Federal Delegate Board to evaluate and address federal legislation, regulations, court rulings, tax, agriculture/rural America and lending issues. The Federal Delegate Board shall recommend legislative and regulatory policy positions to the Executive Committee and Board of Directors.

STANDING COMMITTEES

Bank Education Committee
• Insure top quality educational opportunities are available to ICBA members through appropriate seminar/workshops, print and electronic media in the most cost effective manner;

• Market seminars/workshops and products effectively to maximize attendance and produce a profit for the association;

• Utilize each product and seminar/workshop to its fullest extent to recruit nonmember banks and to assist in member bank retention;

• Maintain contact with leadership bankers to assist in determining the on-going educational needs of community bankers; and

• Remain flexible in scheduling so as to meet unexpected needs in the banking industry.

Bank Services Committee
Seek and develop value-added service providers offering best in class products, systems, services and programs that will assist locally owned community banks to be more profitable, retain customers, and to grow assets and core deposits.

Independent Community Bankers Political Action Committee
The Independent Community Bankers Political Action Committee (ICBPAC) is the voluntary, non-partisan political action committee of the Independent Community Bankers of America. The
mission of ICBPAC is to financially support the election of those candidates and members of Congress who have an understanding of community banking. ICBPAC achieves this mission through the monetary support of its member banks and state/regional partners. ICBPAC is an essential tool in the effort to ensure that our common concerns are heard and heeded by those who will make decisions affecting our industry.

Bank Operations & Payments Committee
ICBA’s Bank Operations and Payments Committee addresses the myriad of policy issues related to the delivery of financial services and payments via in-person, online and mobile channels. The Committee supports industry efforts at payment systems improvement to ensure the relevancy of community banks in the payments system and in digital financial services. The Committee maintains ongoing relationships with the Federal Reserve System and a number of public and private sector organizations that play a crucial role in shaping this framework.

The Committee also serves as the central resource for information regarding community banking trends in payments, technology and bank operations.

SUBCOMMITTEES OF THE FEDERAL DELEGATE BOARD

Subcommittee on Agriculture – Rural America
- Monitor legislative and regulatory developments affecting community banks in agricultural and rural areas;
- Formulate major policies of the trade association relating to agriculture and rural America, consistent with ICBA policy resolutions.
- Liaison with other ICBA committees on issues related to agriculture and rural policies and programs; and
- Play a leadership role in communicating the policy positions of the ICBA to community bankers and Members of Congress and regulatory agencies, other trade associations, financial institutions and state and local officials as appropriate.
- Assist with the development and offering of educational workshops at ICBA’s Annual Convention and other opportunities that present themselves.
- Assist with the development and review of product and services that could assist rural bankers
- Contribute to marketing and media opportunities to promote and draw attention to community bankers involvement in agriculture
- Respond to press inquiries related to agriculture-related banking topics
Subcommittee on Consumer Financial Services
The Subcommittee on Consumer Financial Services reviews regulatory and policy developments in the area of consumer financial services that may affect community banks. Whenever possible, the Subcommittee advocates for targeted regulatory relief that provides community banks the flexibility to meet the unique needs of their customers. The Subcommittee supports a balanced regulatory system in which all firms that offer consumer financial products and services are subject to meaningful supervision, examination and enforcement. Where appropriate, the Subcommittee liaisons with other ICBA committees and subcommittees to ensure that its work reflects the concerns of the broader ICBA membership.

Subcommittee on Cyber and Data Security
The Subcommittee on Cyber and Data Security advocates for community banks on legislative, regulatory, administration and sector developments in the operational risk, cyber and data security areas. The Subcommittee advances and promotes ICBA policies and positions that will enhance community banks’ ability to effectively defend, secure and protect data without adding unnecessary regulatory or operational burden. The Subcommittee also serves as the primary resource for information regarding security trends in community banking.

Subcommittee on Housing Finance
The Subcommittee on Housing Finance advocates for the important role community banks play in providing mortgage credit to American consumers. The Subcommittee examines housing finance policy, including—but not limited to—regulatory and legislative proposals, government sponsored enterprise (GSE) operations and reform, and the Federal Home Loan Banks. Whenever possible, the Subcommittee supports housing finance policies that will foster reasonable and equitable treatment of community banks and ensure that community banks can continue to provide safe and suitable access to mortgage credit.

Subcommittee on Legislative Issues
The Subcommittee on Legislative Issues will support ICBA Congressional Relations efforts to reduce unnecessary regulation and preserve and promote a framework where community banks can flourish in a rapidly changing financial services marketplace. The committee will:

- Monitor and provide input and analysis on current legislation before Congress that impacts community banks.
- Help drive the formation of ICBA legislative policy.
- Provide detailed context on how proposed legislation will impact community banks and their customers.
- When appropriate, committee members will directly communicate with Members of Congress and staff in conjunction with ICBA grassroots alerts and requests.
Subcommittee on Safety and Soundness
The Subcommittee on Safety and Soundness is a strong advocate for community banks before regulatory agencies, monitoring and providing comment on the effect that proposed rules and regulations dealing with safety and soundness will have on community banks. This would include, but not be limited to, those banking regulations dealing with accounting, capital, corporate governance, commercial real estate, deposit insurance, separation of banking and commerce, and online marketplace lending. From time to time, the Subcommittee will also urge adoption of policies and positions that will enhance community banks’ ability to compete in a safe and sound manner. Whenever possible, the Committee suggests alternatives that will foster reasonable and equitable treatment of community banks and lessen the regulatory burden on community banks’ regulatory problems and concerns.

The Subcommittee will not involve itself in isolated disputes between bankers and regulators. However, the Subcommittee will respond to ICBA members’ concerns that federal regulators’ policies or procedures unfairly or unwisely affect community banks. The Subcommittee may seek input from other subcommittees and ICBA members to ensure that the ICBA’s comments fully reflect the membership.

COUNCILS
Large Community Bank Council
The Large Community Bank Council provides a unique forum for ICBA’s Large Community bank members to raise issues, both regulatory and legislative to ICBA staff, and policy committees. The council seeks to raise the issues effecting larger community banks for advocacy purposes, development of educational programs, or creation of products and services that serve the needs of this membership segment. The Council helps ICBA staff develop new member bank recruiting and retention strategies to attract and retain large community banks in ICBA membership. Finally, the Council seeks to develop stronger ties between all large ICBA community bank members through meaningful outreach programs designed to meet the needs of larger institutions.

Minority Bank Advisory Council
The ICBA Minority Bank Advisory Council (MBAC) represents the interests of ICBA minority bank members by shaping ICBA advocacy and education solutions that benefit minority banks and the communities they serve.

Mutual Bank Council
The Mutual Bank Council was established by ICBA for the primary purpose of providing a forum to discuss and review issues effecting mutual member institutions with a secondary purpose of increasing mutual institution awareness and interest in ICBA and promoting membership among
mutual institutions. The Council will meet periodically, in conjunction with other scheduled ICBA meetings or conferences and will have responsibility to:

- Monitor regulatory and statutory initiatives concerning mutual institutions to include charter, governance and capital issues;
- Review federal and state legislative and regulatory issues that have specific impact on mutual member institutions and work with affiliated state associations to establish appropriate positions;
- Work closely with Regulatory Counsel and standing committees to assist ICBA in developing positions that will benefit mutual member institutions;
- Participate in legislative and regulatory initiatives effecting mutual member institutions;
- Maintain an outreach program for ICBA to promote its mutual advocacy; and
- Assist in promoting membership among mutual institutions.