

MEETINGS ON MAIN STREET

A guide to hosting legislators at your community bank



Congress has the ability to tax credit unions!

Congress writes the laws that bank regulators are charged with implementing!

Why isn't your **bank** hosting your member of **Congress**?!

Only you can invite them into your community bank and **show them** the critical role that you play in your community while struggling with over burdensome regulation and tax-subsidized competitors.

If not you, then who?

“ I see that in order to advance the value of our bank and keep it **relevant and effective** in our community, we need to be involved politically. It's not something I prefer to do, but it's something **I need to do.** ”

— DAN CHRISTIANSON, F&M COMMUNITY BANK CHAIRMAN AND CEO¹

Your members of Congress want to be there!

“ My Member does not like sitting in an office. He prefers to be **out in the district** meeting with constituents in their **own venue**. He gains insight to their **issues, challenges and needs** by being present on the ground. ”

— DISTRICT DIRECTOR, MEMBER OF CONGRESS²

Are you ready to speak with members of Congress face-to-face **on your turf** about BSA/AML reform, data security, creating a safe harbor for legal cannabis banking, housing and mortgage policy, NFIP and tax-exempt credit unions?

This guide will walk you through how and give you the tools and resources that you'll need.

To **make sure your voice is heard**, turn the page.

¹ Avis, Ed. (2017, March 29). *Out in the Field*. Retrieved from www.independentbanker.org.

² 2013 study by the Congressional Management Foundation

GETTING A MEETING STEP BY STEP

- STEP 1** Call the district office, mention the tour/meeting and ask for the scheduler's email.
- STEP 2** Email the [Request a Meeting Template](#) to them, attaching the issue briefs you will be discussing.
- STEP 3** If you get a yes, great, proceed to Step 6! If not, call the office three days later and reference your email.
- STEP 4** Follow up over email. Reference your call and other email.
- STEP 5** If you still don't get a meeting, please [email us](#).
- STEP 6** Once it's scheduled, fill out the [pre-meeting form](#).

PREPPING FOR A MEETING

Review the Issue Brief Packet yourself. Then, two days out, send a short email to your contact confirming the meeting and reattach the Issue Briefs. Create an agenda for your group and assign roles. Who is telling the personal story? Who is sharing relevant data points to support your policy positions? Who will make the Ask? If it's a tour, what will you show them?

IN THE MEETING

- Always address members of Congress using their **proper title**, e.g. Sen. Jones, Rep. Byrne.
- Be **cognizant of their time**. Confirm meeting length and requirements.
- **Show** them how important your institution is to your community, then **tell** them why it's important they act.
- Make a **clear, direct ask** at the end of the meeting, but don't be pushy. **Say:** "Will you co-sponsor ____?" **Not:** "Do you think you might be able to support ____?"

Take lots of photos. The best ones are candid.

AFTER A MEETING

You've done the hard part, now it's time to do the **important part: Following up and following through**. Right after the meeting, tweet your photo, using [ICBA's Twitter Template](#) and then [let us know](#) about the meeting. The next day, send the [Thank You Letter](#) to the office, followed a week later by the [Follow-Up Ask Template](#) including any additional information they asked for. Your goal is to **position yourself as a resource** to the office for all things community banking and how it affects your **shared community**—not as someone who is always asking for something.

Email advocacy@icba.org with any questions.

IMPORTANT TIPS

- Do not mention political contributions or PACs outside of a PAC event. **This is illegal.**
- Double-check all titles, names and addresses.
- Do not bad-mouth members of Congress or their political parties. This is a nonpartisan event.

WHEN AN IN-DISTRICT ICBPAC CHECK PRESENTATION:

- Thank them.
- Tell them the contribution from ICBPAC is the result of 3,000+ community bankers supporting candidates who understand the unique and vital role of community banks.
- Don't link the contribution with any pending legislation. Its purpose is to help their campaign.

REQUEST A MEETING TEMPLATE

Hi *[SCHEDULER NAME]*,

We'd like to host Rep./Sen. _____ at our bank to discuss BSA/AML modernization, creating a safe harbor for legal cannabis banking, how to best guard customer data, housing and mortgage policy, the reauthorization of the National Flood Insurance Program and the unfair competitive advantages enjoyed by tax-exempt credit unions and the Farm Credit System.

At this meeting, we'll have these people/staff/etc. in attendance::

Name _____

Address _____

City, State, ZIP _____

Our bank is located at:

Name _____

Address _____

City, State, ZIP _____

Thank you for your time. We eagerly await your reply.

[YOUR NAME]

[YOUR TITLE]

To include our most up-to-date legislative Asks, visit our Bill Tracker:

www.icba.org/advocacy/grassroots-be-heard/bill-tracker

THANK YOU LETTER TEMPLATE

Subject: Thank You For Your Visit

Dear *[MOC/STAFFER]*

Thank you so much for taking the time to stop by our bank yesterday. Everyone continues to rave about the visit. If you ever have any questions about community banking policy or regulations, I'm here to serve as a resource for you. My email is *[EMAIL]* and my cell is *[MOBILE NUMBER]*. I've attached a couple PDFs with info about some of what we discussed.

Please let me know next time you're in town.

[YOUR NAME]

[YOUR TITLE]

FOLLOW-UP ASK TEMPLATE

Subject: Last Week's Meeting

Hi *[STAFFER]*,

We really appreciate you and your boss stopping by our bank last week.

I'd like to follow-up on any questions you might have that I missed and also check the status of our Asks on ___issues/bill numbers. *[SENTENCE LIKE: THIS PROGRAM/REGULATION IS CRITICAL/TERRIBLE FOR BANKS LIKE MINE BECAUSE ___REASON__.]*

[YOUR NAME]

[YOUR TITLE]

TWITTER POST TEMPLATE

Don't forget to include: #communitybanks and tag @ICBA, the member of Congress (MoC) and their staffer.

POTENTIAL TWEETS:

- Thanks to her/him and their staff @[MEMBER] for learning about [ISSUE] @ICBA. @MoC he/she toured our ____ location today! #communitybanks
- Today @MoC toured our ____ location today. They know the importance of supporting small businesses! Check out this cool photo of them [DESCRIPTION OF WHAT THEY'RE DOING IN THE PHOTO]. #communitybanks @ICBA
- Big thank you to @MoC for taking the time to drop by our ____ location to discuss the important issues like [ISSUE] #communitybanks @ICBA

EVENT PROGRAMMING IDEAS

- Day in the life of a banker (teller/manager/executive track)
- Snack Table (but, don't do heavier than hors d'oeuvres, forks or sitting down)
- Boardroom discussion on biggest issues affecting your bank and your community today

2019

LEGISLATIVE PRIORITIES

TELL YOUR COMMUNITY BANK STORY

- » Please take the opportunity to personalize the issues below by using real anecdotes or stories from your community bank that illustrate the need for the following policy recommendations.

REGULATORY RELIEF / COMMUNITY FOCUS 2020

- » ICBA's Community Focus 2020 (CF2020) is a platform of common-sense legislative reforms that would promote access to financial services and economic opportunity in local communities.

BANK SECRECY ACT / ANTI-MONEY LAUNDERING MODERNIZATION

- » The Bank Secrecy Act should be modernized to more effectively target money laundering and terrorist financing while reducing excessive community bank burden and expense.
- » The Customer Due Diligence rule should be reformed so that beneficial ownership information is collected and verified by a federal or state agency at the time a legal entity is formed.

SAFE HARBOR FOR LEGAL CANNABIS BANKING

- » A federal safe harbor for banking legal cannabis-related businesses should be created (H.R. 1595).
- » It is critically important for public safety that cannabis-related businesses, as well as those businesses that provide ancillary services to such businesses, have access to the traditional banking system.

DATA SECURITY, FRAUD, AND PRIVACY

- » Banks are strong and reliable guardians of customer data and are subject to the data security requirements of the Gramm-Leach-Bliley Act (GLBA).
- » Any future regulation of data security or privacy must recognize existing GLBA requirements and not create an additional layer of requirements.
- » All participants in the payments and financial systems, including merchants, aggregators, and other entities with access to customer financial information, should be subject to GLBA-like data security standards.

COMPETITIVE FINANCIAL LANDSCAPE FOR A DYNAMIC ECONOMY

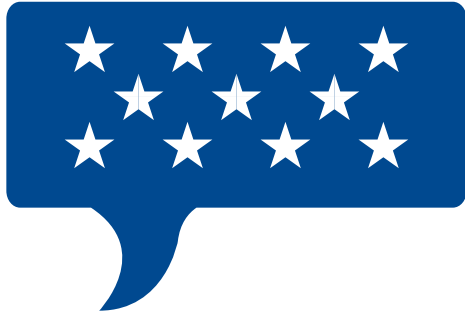
- » Credit union and Farm Credit System tax subsidies are no longer justified. These entities have become the functional equivalent of commercial banks, competing in the same markets for the same customers and offering the same services.
- » The time is now for Congress to examine and end the competitive advantages enjoyed by tax-subsidized credit unions and the Farm Credit System.

HOUSING/MORTGAGE POLICY

- » Housing finance reform must preserve secondary market access for community bank mortgage lenders.
- » The National Flood Insurance Program (NFIP) expires on May 31, 2019, and must be reauthorized. Community banks and homeowners in coastal and inland river communities have a critical interest in the future of the NFIP.
- » Congress must ensure flood insurance is affordable and readily available to all homeowners and business owners.

2019

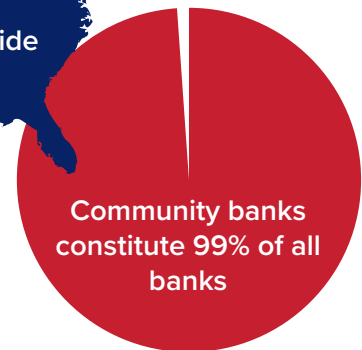
LEGISLATIVE PRIORITIES



The Independent Community Bankers of America® creates and promotes an environment where community banks flourish.



Community banks are the only physical banking presence in one in five U.S. counties



\$4.9 TRILLION **ASSETS**

\$3.9 TRILLION **DEPOSITS**

\$3.4 TRILLION **LOANS**

Community banks employ more than 760,000 Americans



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.