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CAMDEN R. FINE
President and CEO

March 12, 2018

United States Senate
Washington, D.C. 20510

Dear Senator:

As another critical vote approaches this afternoon on the bipartisan Economic Growth, Regulatory Relief and Consumer Protection Act (S. 2155), I urge you to vote YES on cloture to the substitute amendment offered by Chairman Crapo and Senators Donnelly, Heitkamp, Tester, and Warner. Your vote for cloture will help sustain the momentum for this critical community bank regulatory relief legislation to get enacted into law.

Many red herrings and distractions have emerged during the debate on S. 2155. The simple truth is this: A vote to advance S. 2155 is a vote in favor of the communities in your state that are primarily served by community banks. A vote against S. 2155 – no matter how it's nuanced – is a vote against community banks, a vote for more industry consolidation and greater market share for the megabanks, and a vote to sustain the deadweight compliance costs, red tape, and liability risk that stand between community banks and their core mission of serving customers and growing local economies. Community bankers in your state count on your support on today's cloture vote.

ICBA again thanks the 67 Senators – Democrats, Republicans, and Independent – who supported the motion to proceed to consideration of S. 2155. The amendment in the nature of a substitute makes bipartisan changes that strengthen the bill and keep it focused on community bank relief, protection for veterans' credit, safeguards against identity fraud, and other provisions. This rare opportunity for bipartisan regulatory relief must not be allowed to slip by. S. 2155 has the potential to renew and revitalize the thousands of communities that depend on community banks.

ICBA and America's community banks thank you for your consideration.

Sincerely,

/s/

Camden R. Fine
President & CEO