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December 17, 2018

The Honorable Shelley Moore Capito  
Chairman  
Subcommittee on Financial Services &  
General Government  
Committee on Appropriations  
United States Senate  
Washington, D.C. 20510

The Honorable Christopher Coons  
Ranking Member  
Subcommittee on Financial Services &  
General Government  
Committee on Appropriations  
United States Senate  
Washington, D.C. 20510

Dear Chairman Capito and Ranking Member Coons:

On behalf of the more than 52,000 community bank locations represented by ICBA, I write to support the inclusion of the Financial Institutions Examination Fairness and Reform Act (S. 2237), introduced by Senators Jerry Moran and Joe Manchin, in the FY 2019 Financial Services and General Government Appropriations Bill. A House companion bill (H.R. 4545), introduced by Representatives Scott Tipton and Carolyn Maloney, passed the House on a broad, bipartisan vote in March. This is a bipartisan, bicameral bill.

S. 2237 would go a long way toward improving an often oppressive examination environment by creating a workable appeals process. The bill would create an Office of Independent Examination Review within the Federal Financial Institutions Examination Council (FFIEC) and give financial institutions a right to an expedited, independent review of a material supervisory determination before the Office's Director.

Removing the appeals process from the examining agencies is a positive step. The current system, which grants examiners almost unfettered, unassailable authority, begs for checks and balances. We urge your support for inclusion of S. 2237 in the FSGG Appropriations Bill.

Thank you for your consideration.

Sincerely,

/s/

Rebeca Romero Rainey  
President & CEO

CC: Members of the Senate Appropriations Committee