Independent Banker

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Portfolio

[tag] Checks & Balances

**[hed] An opportunity for advocacy at ICBA Capital Summit**

[dek] As the ICBA Capital Summit approaches, it’s more important now than ever that community bankers understand what impact their stories can have on legislation.

[byline] By John Coleman

You’ve got plans for spring break, but have you made plans to attend community banking’s preeminent advocacy event? The ICBA Capital Summit returns to Washington, D.C., April 28 to May 1. Every year, it gives community bankers across the country the opportunity to gather together, tell their stories to legislators and share the important message that community banks are not only a source of strength in local communities but also critical to the health of the nation’s financial system.

The ICBA Capital Summit is your chance to meet with legislators and their key staff, hear from policymakers and pundits and connect with your peers in the nation’s seat of government. With the volume and pace of regulation changing rapidly, there is no better time to make the case for why community banks are more than just financial institutions. Community banks like yours are the heart of Main Street America and a source of growth and financial prosperity.

Your grassroots engagement with the officials who have the power to shape the future of the community banking industry is a critical component of ICBA’s advocacy. By standing up with your fellow community bankers at the ICBA Capital Summit, you can ensure your voice and the industry’s collective voice are heard.

**[subhed] Making the ask on Capitol Hill**

The highlight of event are Hill visits where community bankers meet with senators, congressional representatives and their staff members. ICBA works with its affiliated state associations to coordinate these meetings and provide community bankers with the tools to make the most of this advocacy opportunity.

Whether it’s your first introduction or reinforcing an existing relationship with elected officials, visiting Capitol Hill is how you demonstrate the importance of the community bank mission and make it clear that you and your fellow community bankers are prepared to show up in a big way, just as you do every day for your customers.

Advocacy isn’t just talking policy; it’s storytelling. It’s demonstrating the real-world impact of potential legislation with stories, statistics and anecdotes about community banks and the daily lives of their customers. These Capitol Hill visits provide you the platform to illustrate how proposed bills that limit consumer choice, increase consumer costs or create onerous hurdles for borrowers affect the people and communities you serve.

[Subhead] **Preparation is everything**

The ICBA Capital Summit is designed to prepare community bankers for these visits. Through workshops, panel discussions and expert-led sessions, attendees gain valuable insights into legislative proposals, regulatory developments and industry trends. There is even a special session for first-time attendees to get a better understanding of what to expect during a meeting with congressional representatives.

Armed with this knowledge, attendees are better equipped to articulate their priorities and effectively advocate for policies that ensure community banks flourish. ICBA’s experts will help prepare you to speak about economic policy and legislation in a way that hits home to legislators and their staff.

One key lesson is “making the ask.” Every visit should culminate in asking a congressperson’s office to act, whether it’s sponsoring, cosponsoring or voting for a bill, and the preferred timeframe. A visit without an ask is just a visit. A visit with an ask helps move the community bank agenda forward.

If it will be your first time—or you would like a refresher—you can attend our First Timers breakout session, which will have an overview of our asks and provide you the chance to practice a meeting with your peers.

[subhead] **The issues on the docket this year**

This year’s agenda will include critical issues and bills such as:

* The [**Close the Shadow Banking Loophole Act**](https://icba.quorum.us/campaign/ILC/) (S. 3538), which would require companies that acquire an ILC to be subject to the same consolidated supervision by the Federal Reserve as any other bank holding company
* The [**Homebuyers Privacy Protection Act**](https://icba.quorum.us/campaign/S3502/) (H.R. 7297/S. 3502), which would address “trigger leads” by restricting credit reporting agencies from selling consumers’ contact information when they apply for a residential mortgage
* The [**Credit Card Competition Act**](https://icba.quorum.us/campaign/ccfees/) (S. 1838/H.R. 3881), which would extend routing restrictions to credit card transactions
* The [**Access to Credit for our Rural Economy (ACRE) Act**](https://icba.quorum.us/campaign/ACRE/) (H.R. 3139/S. 2371), which would make interest income on farm real estate and rural mortgage loans tax-exempt

[subhead] Join us in Washington

There has never been a more critical time for community bankers to advocate for their industry. The ICBA Capital Summit is your chance to stand united in your mission to promote a vibrant, resilient community banking industry that fosters economic growth and prosperity for all.

When community bankers come together for advocacy, it amplifies their voices and reminds legislators and policymakers that community bankers are an important force for good.

Don’t miss your chance to add to the chorus. Register for the ICBA 2024 Capital Summit and join your peers from April 28 toMay 1 as you advocate for policies that will help ensure community banks continue to thrive.

**John Coleman** is assistant vice president of advocacy for ICBA.

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**Learn more and register**

You’ll find information on the agenda, speakers and how to register at icba.org/capitalsummit

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“[Advocacy is] demonstrating the real-world impact of potential legislation with stories, statistics and anecdotes that explain the impact policies have on community banks and the daily lives of their customers.”