**Tim Zimmerman Column – July 2018**

Community bankers, you did it! Through fierce persistence and determination, you achieved the final passage of landmark regulatory relief through the Economic Growth, Regulatory Relief and Consumer Protection Act. By working together and pressing relentlessly for needed reforms, we will be better able to serve our customers and communities.

Over many years, with ICBA leading the way, we strategized, engaged and delivered meaningful relief benefiting community banks of all sizes. We identified specific examples of the crushing regulatory burden we faced and offered tangible solutions through ICBA’s Plan for Prosperity.

Our advocacy included hundreds of meetings with policymakers on Capitol Hill and at the White House, tens of thousands of community banker messages to lawmakers, congressional testimony, joint state association letters, petitions, articles and op-eds. Thanks to our never-say-die attitude, we achieved bipartisan reforms amid a hyper-partisan political environment.

This law, detailed at *icba.org/2155*, follows many unsuccessful attempts. I’m sure somewhere in the back of your brain they ring a bell: the Communities First Act, the Financial CHOICE Act, the CLEAR Relief Act. Time and time again, we advanced legislation through the House only to see it falter in the Senate.

But we refused to take “no” for an answer. We recognized the new opportunities available to us in the 115th Congress and Trump administration. In meetings with officials from Congress, the Treasury Department and the White House—including President Trump himself—we found a receptive audience and finally achieved the kind of relief we’ve worked toward.

We all know there are plenty more regulations in need of reform. ICBA is already leading the charge in a litany of policy areas, including the Bank Secrecy Act and Consumer Financial Protection Bureau regulations, and leveling the playing field with tax-exempt credit unions and the Farm Credit System.

Here’s the thing: The vote on regulatory relief helps us build our case. The strong bipartisan support we received in this debate has shown what is possible for community banks in Washington, and gives us more opportunities to advance additional reforms.

While ICBA’s quest for common-sense regulation continues, we can all take pride in this monumental achievement. You did it, community bankers. THANK YOU!