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January 21, 2026

The Honorable Andy Barr
Chairman
Subcommittee on Financial Institutions
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

Re: Support for the Community Bank Regulatory Tailoring Act (H.R. 7056)

Dear Chairman Barr:

On behalf of ICBA and the nearly 45,000 community bank locations we represent, I write to thank you for introducing the Community Bank Regulatory Tailoring Act (H.R. 7056). ICBA will support your legislation when it is marked up on January 22 and ask all committee members to vote YES.

H.R. 7056 indexes various asset-based, bank-regulatory thresholds to nominal GDP for community banks. These include thresholds under the Bank Holding Company Act, the Community Reinvestment Act, the Volker Rule, the Home Mortgage Disclosure Act, the Truth in Lending Act, and other statutes. Further, the bill would provide for future threshold increases at five-year intervals.

As ICBA has repeatedly argued, “one-size-fits-all” regulations disproportionately burden community banks, and current thresholds are overdue for an update. H.R. 7056 would update numerous thresholds without sacrificing fundamental consumer protections or safety and soundness and thereby create regulatory relief for community banks that will allow them to focus more resources on the customers and communities they serve.

ICBA looks forward to working with you to advance H.R. 7056 into law.

Sincerely,
/s/
Rebeca Romero Rainey
President & CEO

CC: Members of the House Financial Services Committee