



# Member Benefits Overview

Our mission:

To create and promote  
an environment where  
community banks flourish.



# ICBA Pillars



**ICBA**  
Advocacy



**ICBA**  
Education



**ICBA**  
Innovation

# ICBA Benefits Overview

## Advocacy

- Influencing national policy
- Take action

## Education

- Individual training
- Bank-wide training
- Upcoming events

## Innovation

- Access to solution providers and savings
- ICBA ThinkTECH programming

## Additional Member Benefits

### Marketing Resources

- National Campaign
- Awards

### News & Publications

- Magazine, social media & news
- ICBA Community (7,000+ members)

### Ongoing Savings

- Ongoing benefits for all members
- Dedicated support



Advocacy

Support.  
Uphold.  
Champion.



# Advocacy: Influence Policy

[icba.org/advocacy](https://icba.org/advocacy)

## Policy Resolutions | [icba.org/resolutions](https://icba.org/resolutions)

We lead community bank advocacy in Washington to ensure your voice is heard.

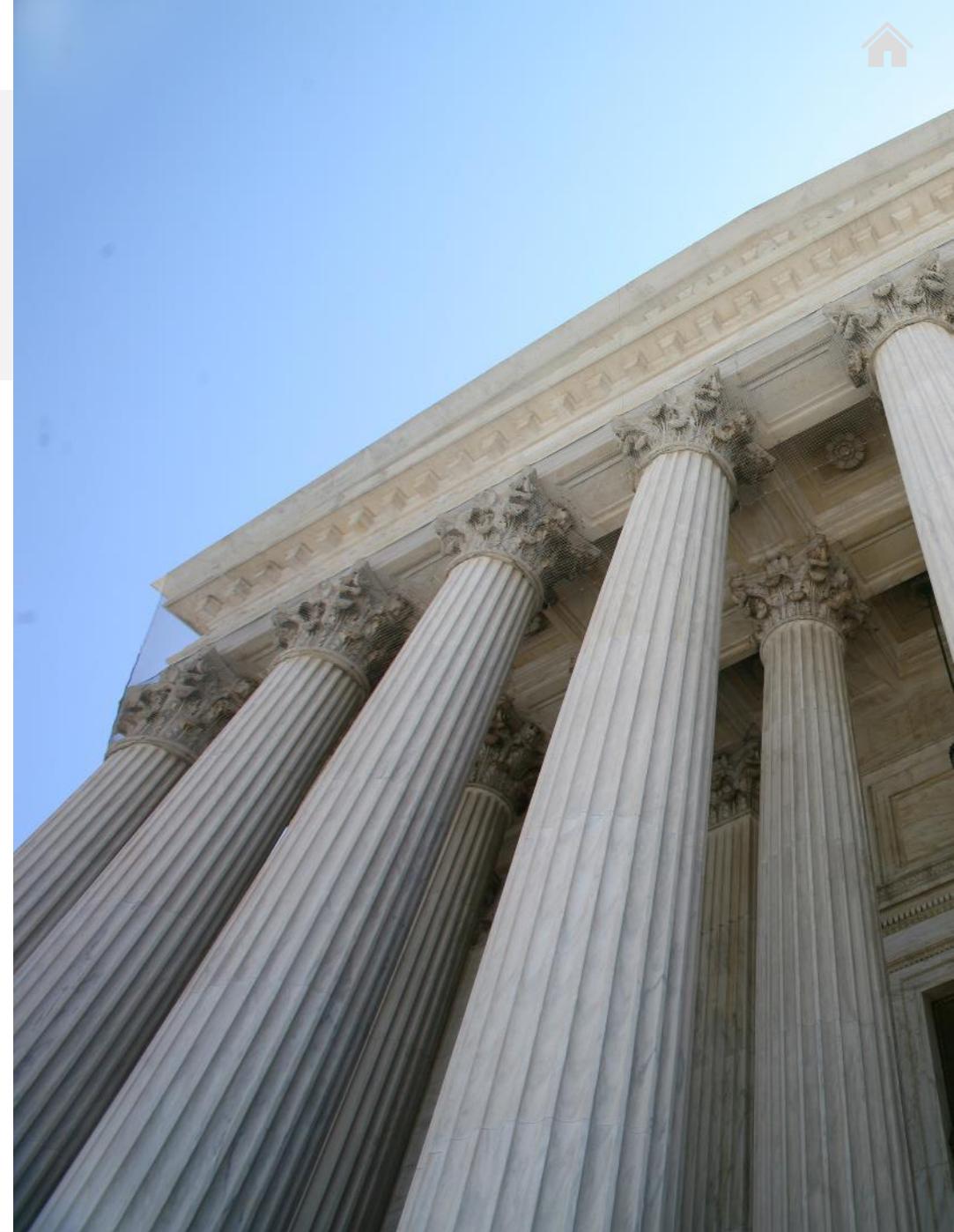
## Be Heard | [icba.org/advocacy/grassroots-be-heard](https://icba.org/advocacy/grassroots-be-heard)

We help community bankers across the nation amplify their voices with targeted outreach to federal policymakers.

## ICBA PAC | [icba.org/icbapac](https://icba.org/icbapac)

Our PAC is a nonpartisan political action committee exclusively representing the community banking industry.

 **Happening now**



# Happening Now: Repair, Reform and Thrive

## *ICBA's Plan for Powering Local Economies*

### Fix broken regulations harming communities

Over the past few years, there have been more than 5,000 pages of new regulations introduced—and more are in some stage of finalization, without taking into account regulation-adjacent policy.

We are requesting repeal, reissuance, and/or revisions of numerous rules, regulations, and rhetoric.

### Unleash the power of locally based banking

Current policies have created an uneven playing field that prioritizes too-big-to fail megabanks over local community banks.

We are seeking to eliminate obstacles to de novo bank formation, supporting tax policy conducive to leveling the playing field to support growth.

### Fuel the future of community banking

Strengthening the community bank charter is essential to maintaining the backbone of local economies and ensuring financial access for underserved communities.

We are seeking to address the structural deficiencies in the regulatory agencies, supporting policy that reduces disintermediation, and supports strong community bank charters.

# Repair, Reform, and Thrive

## *Fix Broken Regulations Harming Communities*

### Priorities and Next Steps

- ✓ **Overdraft**: Repealed via CRA
- ✓ **UDAAP guidance**: Rescinded as part of Bureau's rescission of 60+ guidance, opinions and policy doc
  - **Next steps**: Future guidance without APA notice and comment unlikely as 5th Circuit ruled it as violation
- ✓ **Reg E Opt-In Circular**: Rescinded as part of Bureau's 60+ rescission
- ✓ **Section 1033**: Rule is on pause and will likely be re-proposed if not repealed
  - **Next steps**: Court decision that invalidates Bureau's rule would be most durable fix; ICBA sending recommend fixes if rulemaking is required
- ✓ **Section 1071**: Final rule compliance dates stayed. Strong likelihood rule will be re-proposed.
  - **Next steps**: Provide Bureau with tolerable fixes to 1071 if court decision is not favorable.
- ✓ **BSA thresholds**: Financial Reporting Thresholds Modernization Act introduced in the House April 2025
- ✓ **OMB Deregulation RFI**:
  - Sought input on regs that should be rescinded or revised. ICBA's letter suggested 17 regulations for rescission or revision - which included, 1033, BSA, CRA, the CDFI recertification process, and section 1071. ICBA also sent letters to each agency with responsibility for overseeing the regs we highlighted in the OMB letter.

# Repair, Reform, and Thrive

## *Unleash the Power of Locally Based Banking*

### Priorities

- ✓ Tax large credit unions.
- ✓ Extend or make permanent expiring provisions of the Tax Cuts and Jobs Act.
- ✓ Secure phased in capital requirements for de novo banks, a streamlined application process, and supervisory flexibility to amend business plans.
- ✓ Include ACRE in tax bill.

### Successes

- ✓ Passage of House tax bill with permanent extensions of Section 199A and an estate tax deduction.
- ✓ Formation of a de novo bank working group.
- ✓ ICBA members testified in support of the Promoting New Bank Formation Act (H.R. 478). It passed out of committee.
- ✓ Inclusion of ACRE in the House and Senate tax bill, saving community banks 25% of income from interest on ag/ranch business loans.

### Next Steps / Opportunities

- Develop supervisory training materials for de novos that can be shared with examiners.

# Repair, Reform, and Thrive

## *Fuel the Future of Community Banking*

### Priorities

- ✓ Address the structural deficiencies in the agencies
- ✓ Prevent the erosion of the financial system and disintermediation of banking services that are the result of novel charters and tax-exempt credit unions
- ✓ Prevent non-banks from accessing FedNow
- ✓ Prevent federal charter expansion to nonbank payments companies
- ✓ Pursue consistent regulations based on product or service regardless of entity structure

### Successes

- ✓ Advocated against banking regulatory agency consolidation
- ✓ Supported nomination and confirmation of Miki Bowman

### Next Steps

- Continue to monitor administration actions, especially those related to agency structure and functions
- Develop strategy to advocate against access to Federal Reserve financial services for non-banks

# Credit Unions: ICBA Influencing the Media and Policy Narrative

## The effort

- ICBA has a dedicated campaign to holding credit unions accountable.
- ICBA Advocacy has prompted policymakers, journalists, and thought leaders to scrutinize credit unions' tax and regulatory advantages.
- ICBA is supporting state associations in efforts to stop credit union acquisitions of community banks.

## The impact

- Media coverage of community bank acquisitions by credit unions with ICBA's perspective have **increased by over 150% from 2023**.
- Credit union trades are on defense and cite ICBA efforts directly.
- More than 80 members of Congress have questioned/ criticized/ expressed concern of credit union behavior.

# Drawing Attention & Momentum

## Mortgage Denial Rates, 2021-2023

	All	Black	White	Asian	B/W Dif
Banks, Nat	15%	25%	15%	15%	66%
CU, Nat	19%	34%	15%	15%	126%
Banks, MO	13%	23%	13%	12%	77%
CUs, MO	16%	32%	14%	18%	129%

## CU 2023 Mortgage Denial Comparisons

	All	Black	White	Asian	B/W Dif
Banks, Nat	15%	25%	15%	15%	66%
CU, Nat	19%	34%	15%	15%	126%
Boeing (BECU)	25%	43%	23%	33%	91%
America First	17%	37%	16%	28%	129%
Navy	42%	56%	34%	43%	65%
Community America	20%	35%	18%	23%	

## Calif. credit unions rake in 5x more overdraft fee income than banks

S&P Global ■ Explore S&P Global

**THE HILL** News Policy Business Health Opinion

OPINION > FINANCE

THE VIEWS EXPRESSED BY CONTRIBUTORS ARE THEIR OWN AND NOT THE VIEW OF THE HILL

### Credit unions are acting like big banks: Let's tax them like one

BY SCOTT HODGE, OPINION CONTRIBUTOR - 03/12/24 9:30 AM ET

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## Lawmakers call on federal regulators to review Navy Federal over mortgage approval disparities, citing CNN investigation

CUCollaborate Analytics Accusation Consulting Research Blog About Us Support Ukraine

### GOP Rep. Hill Wants to Examine Bank Purchases by Credit Unions



House committee vice chairman raises tax questions during hearing.

**BANKING DIVE**  
DIVE BRIEF

## Philly-area credit union to pay \$6.5M in DOJ redlining settlement

Citadel Federal Credit Union failed to provide mortgage lending services to residents of predominantly nonwhite neighborhoods between 2017 and 2021, the agency said.

**MarketWatch**

OUTSIDE THE BOX

### Opinion: Why are nonprofit employee credit unions spending members' money on stadium naming rights?

If nonprofit credit unions act like big commercial banks, they should be regulated like them

## Credit unions, fintechs should face same regulations as banks: Fed's Bowman

"[Community banks] are also subject to a broader range of restrictions imposed by regulatory requirements...the disparity in the legal framework can have a

### Credit Union Industry Split on Federal Insurance for Navy Federal Overseas Bank

Nucleus of America's Credit Unions said group tried to foster agreement

DAVID BARMANN  
APR 10, 2024

CAROLINAS CREDIT UNION LEAGUE

### CFPB Director Chopra calls for "level playing field" in CRA requirements

Tuesday, June 25, 2024 (6 Comments)



**ICBA**  
Education

Education

Learn.

Grow.

Succeed.



# Education: Train Your Talent

[icba.org/education](https://icba.org/education)

120,000+ community  
bankers trained annually

## Comprehensive Programming



45+ Live Events [icba.org/seminars](https://icba.org/seminars)



100+ Webinars & Recordings [icba.org/webinars](https://icba.org/webinars)



450+ Online Courses & Certificates [icba.org/online-training-center](https://icba.org/online-training-center)



100+ Resources [icba.org/resources](https://icba.org/resources)



11 Certification Programs [icba.org/certification](https://icba.org/certification)

## Bank-Wide Access



Bank Director Program



Online Learning Management System



Unlimited Webinar Pass



Professional Development Planner



The Compliance Vault  
*(included with ICBA membership)*

# Events



## Seminars & Institutes

- We host [45+ events annually](#), both virtual and in-person
- Institute topics include compliance, BSA/AML, audit, risk, IT, bank security, credit analysis, consumer & commercial lending, marketing, data & analytics.
- Seminar topics include fraud, loan review, cash flow & financial statement analysis, ag credit, HR, vendor management, auditing, IT, treasury management, FDICIA, and more!

## Flagship Events

- [ICBA LIVE 2026](#)  
March 6-9, 2026  
San Diego
- [Capital Summit](#)  
May 4-7, 2026  
Washington, D.C.

[See the complete calendar of events](#)



# Webinars

[icba.org/webinars](https://icba.org/webinars)



## Individual webinars

- 80+ live webinars
- 100+ recorded webinars
- 60–90-minute sessions
- Presented by ICBA Education seminar and institute instructors and other industry experts

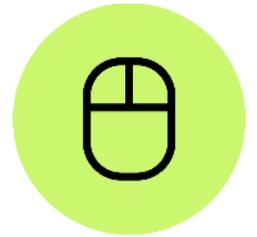
## Unlimited Webinar Pass

- Annual bank subscription
- Bank-wide access to all live webinars
- Unlimited downloads for all recorded webinars



# Online Training

[icba.org/online-training-center](https://icba.org/online-training-center)



## Online Training Platform Options



Standard  
Plan



Cloud  
Delivery Plan



Custom  
Plan



Premium  
Plan

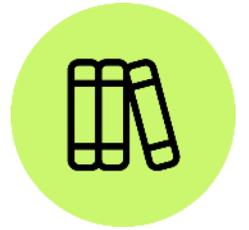
**450 courses** for building a strong foundation in key areas of banking and professional development.

## Other online training avenues

- Bank-wide certificates:
  - [Principles of Banking](#)
  - [Teller Specialist](#)
  - [Universal Banker](#)
- Individual certificates
- Online course bundles

# Resources

[icba.org/resources](https://icba.org/resources)



We offer a variety of educational publications and digital tools to help your bank and employees in a variety of areas.

- Bank Policy Templates
- Audit Working Papers
- Compliance Working Papers
- BSA/AML Video Series
- Check Your Ad
- Fintech Strategy Roadmap
- Operational Risk Toolkit
- Marketing & PR Toolkit
- Elder Abuse Prevention
- Crisis Preparedness
- Cyber & Data Security



# Certification Programs

[icba.org/certification](https://icba.org/certification)

Our certification programs are designed to raise the standards of professionalism in the industry.



**Audit**  
Certification (CCBIA)



**Commercial Lending**  
Certification (CCLO)



**Credit Analyst**  
Certification (CCBCA)



**Bank Security**  
Certification (CCBSO)



**Compliance**  
Certification (CCBCO)



**Information Technology**  
Certification (CCBTO)



**BSA/AML**  
Certification (CBAP)



**Consumer Lending**  
Certification (CCBCL)



**Enterprise Risk Management**  
Certification (CCBRS)



**Data Analyst**  
Certification (CCBDA)



**Marketing Strategist**  
Certification (CCBMS)

# ICBA Bank Director Program

[icba.org/bdp](https://icba.org/bdp)

Exclusive director-related training, tailored to meet the needs of your board, and with preferred pricing on resources and events.

- ICBA Bank Director Video Series
- Director Online Training – 22 courses
- Community Bank Director Newsletter
- Governance Helpline
- Employment Law Hotline
- Compliance Quick Reference Guide
- Discounts on Director Related Events/Resources
  - Annual Directors Conference
  - ICBA Bank Director Current Issues Seminar



# Professional Development Planner

[icba.org/pdp](https://icba.org/pdp)

Help position your employees for growth at your community bank.

- 80+ job descriptions across 22 functions at four levels
- An instructional guide with best practices
- On-the-job learning exercises
- Help define job descriptions for new and existing hires
- Identify skill gaps and development opportunities
- Boost employee engagement and retention





**ICBA**  
Education



# Compliance Vault

A free resource for ICBA Member banks

Find answers quickly with 2,500+ Q&A, documents, and resources.

[icba.org/compliance-vault](https://icba.org/compliance-vault)





BACK &  
EVEN  
BETTER

# Compensation & Benefits Survey

Boost your recruitment and retention.  
All-new digital dashboard is available NOW.

Access valuable bank  
compensation benchmarks



[icba.org/compsurvey](https://icba.org/compsurvey)



**ICBA**  
Innovation

Innovation

Ideas.  
Collaboration.  
Solutions.

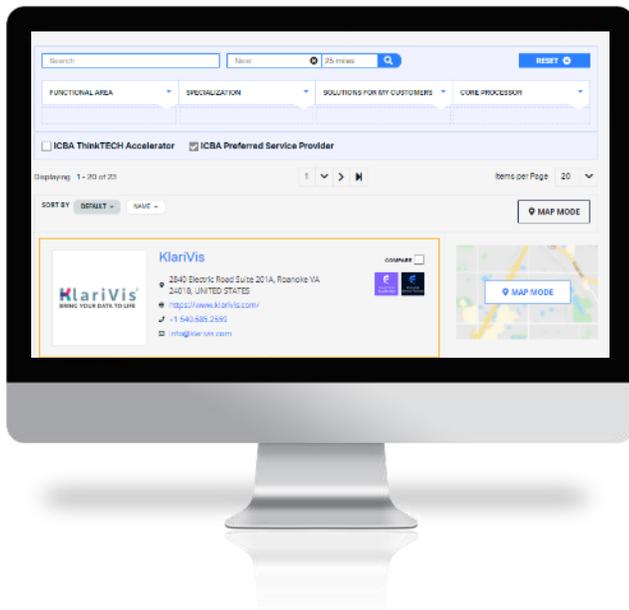


# ICBA Innovation: Drive Profitability

[icba.org/solutions](http://icba.org/solutions)

## Find Solutions

➔ Solutions Directory



## Benefit & Save

➔ Preferred Solution Providers

➔ ICBA Solutions



## Engage

➔ Innovation Programming

- ICBA ThinkTECH Accelerator
- ICBA ThinkTECH Demystified Webinar Series
- ICBA ThinkTECH Connect
- ICBA Solutions Forum



# ICBA Solutions Directory

[solutions.icba.org](https://solutions.icba.org)

- Save time by browsing services specifically for community banks
- Easily filter to find solutions that address your bank's needs
- Uncover new products and services that can help you remain competitive in today's marketplace

## ICBA Solutions Directory



Search [ ] Near [x] 25 miles [Q] [RESET]

FUNCTIONAL AREA [v] SPECIALIZATION [v] SOLUTIONS FOR MY CUSTOMERS [v] CORE PROCESSOR [v]

ICBA ThinkTECH Accelerator  ICBA Preferred Service Provider

Displaying 1 - 20 of 23 [1] [v] [>] [▶] Items per Page 20 [v]

SORT BY [DEFAULT] [v] [NAME] [v] [MAP MODE]



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2840 Electric Road Suite 201A, Roanoke VA 24018, UNITED STATES

<https://www.klarivis.com/>

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COMPARE





**Holtmeyer & Monson**

8812 Classic Drive, Memphis TN 38125-8837, UNITED STATES

<https://www.holtandmon.com/>

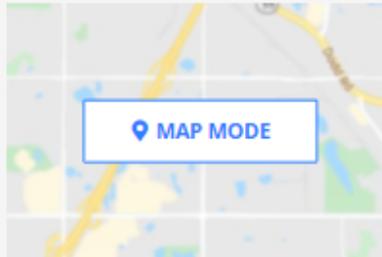
+1 800.340.7304

+1 901.748.1903

info@holtandmon.com

COMPARE





# ICBA Preferred Service Providers

## INSURANCE



## FUNDING



## COMPLIANCE & BANK OPERATIONS



## LENDING



## PAYMENT SOLUTIONS



# ICBA Subsidiaries



# ICBA Securities

[icbasecurities.com](http://icbasecurities.com)

## Institutional Investment Solutions

- More than 35 years serving more than 3,000 community banks
- Banks involved generally exceed peer returns
- Financially supports 34 state banking associations

## Products Include:

- Fixed income securities
- Interest rate products
- Whole loan trading
- SBA pooling
- Wholesale funding solutions
- M&A consulting

# ICBA Payments

[icbapayments.com](https://icbapayments.com)

Community bank-focused payments solutions that help you and your customers thrive:

- Fraud Loss Protection Plan for credit and debit cards – now available to all ICBA member banks
- Direct issue or negotiated risk credit card solutions
- Merchant solutions
- Education, marketing, and payments industry representation



# TCM Bank

[TCMBank.com](https://TCMBank.com)

## Fully Customizable Agent Credit Card Solution

- We serve as a direct issuer of credit cards for banks who prefer not to issue cards themselves.
- Your bank can offer a competitive product suite with superior service and earn non-interest revenue without risk and zero liability.



Over \$250 million in outstandings



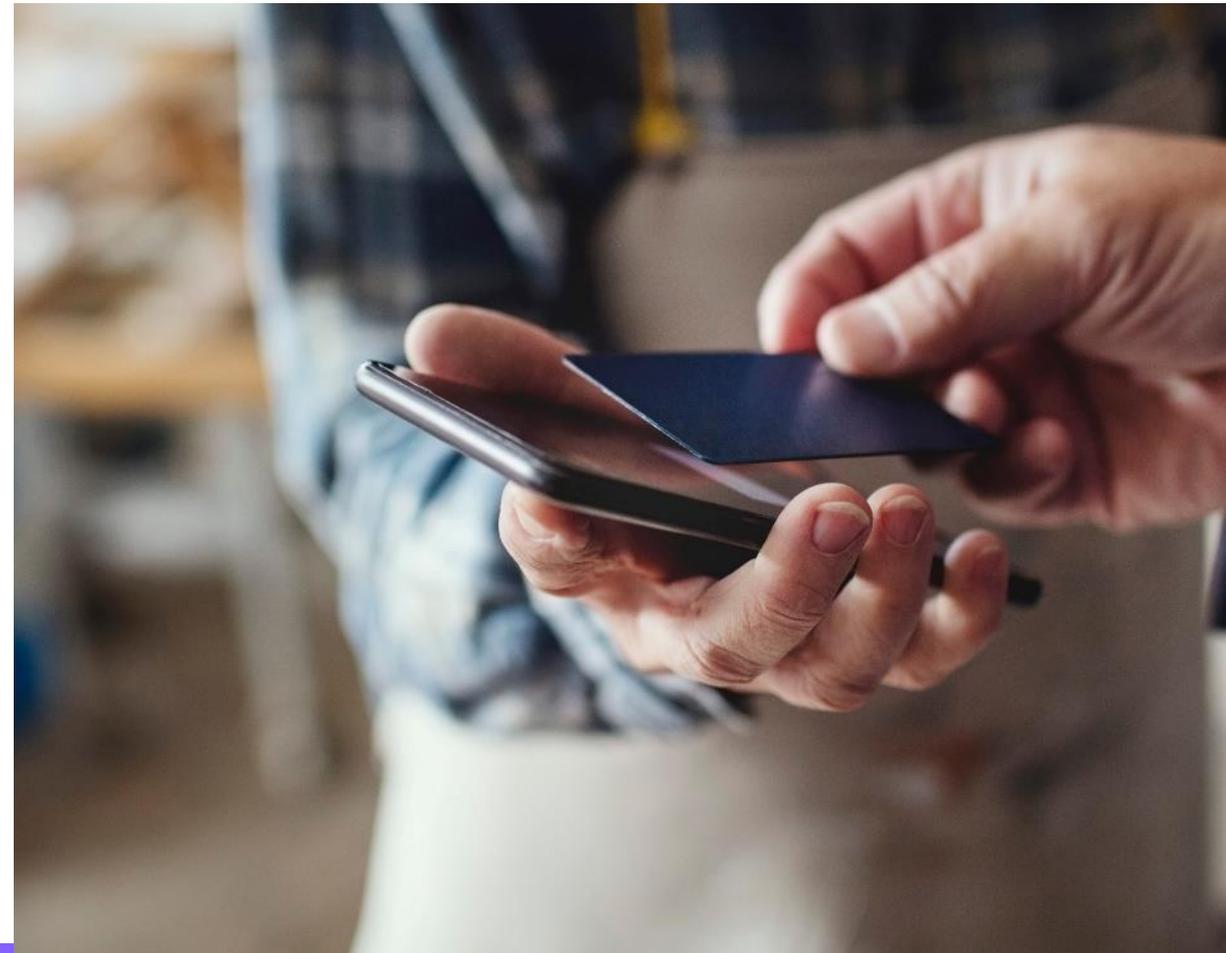
Partnered with over 750 community banks across the US



Serves more than 300,000 bank customers



20 years in business



# ICBA CRA Solutions

[icbacrasolutions.org](https://icbacrasolutions.org)

Guiding you through optimizing your CRA Compliance program from start to finish

- CRA Education & Training
- CRA Collaborative Peer Group
- CRA Support Services
- CRA Credit Opportunities



# Accelerate Innovation

ICBA ThinkTECH Accelerator | [icba.org/accelerator](https://icba.org/accelerator)

- Become more profitable, efficient, and competitive by attending a bank visit during the Accelerator program.
- Make your bank more strategic and shape future community bank solutions.
- Work with the fintech companies selected for this program who are poised to change the way your bank and its customers do business.



# Join us for ICBA ThinkTECH Accelerator 10

Be a part of shaping the future of community bank innovation. Join us for a 3.5-hour session to hear from emerging fintech solutions poised to change the way your bank and its customers do business.

Become more efficient, competitive, and profitable by attending these sessions designed to make your bank more strategic and impact bank solutions of the future.

Register now at [icba.org/accelerator](https://icba.org/accelerator)



Sponsored By:





ICBA Membership

Support.  
Savings.  
Connection.



# ICBA Marketing Resource Center

Leverage turnkey marketing assets and guidance for community bankers

- Monthly Content Calendar: Centralized place for all marketing guidelines and assets
- Free video assets available for banks to use
- Bank Locally Campaign TV spots and ads
- SEO Guidebooks
- Public Relations guidance and templates
- Research and insights
- Free listing on the Bank Locator website

[icba.org/mrc](https://icba.org/mrc)



Sign up to stay informed as new assets become available

More Marketing Avenues:

Social Media Monitor

ICBA Awards

# Stay Informed



Independent Banker  
Monthly Print & Online Issues

[Independentbanker.org](https://independentbanker.org)

ICBA NewsWatch Today

[icba.org/newsroom](https://icba.org/newsroom)

ICBA Community

Join the conversation

Over 7,000 community  
bankers have joined the  
online community.

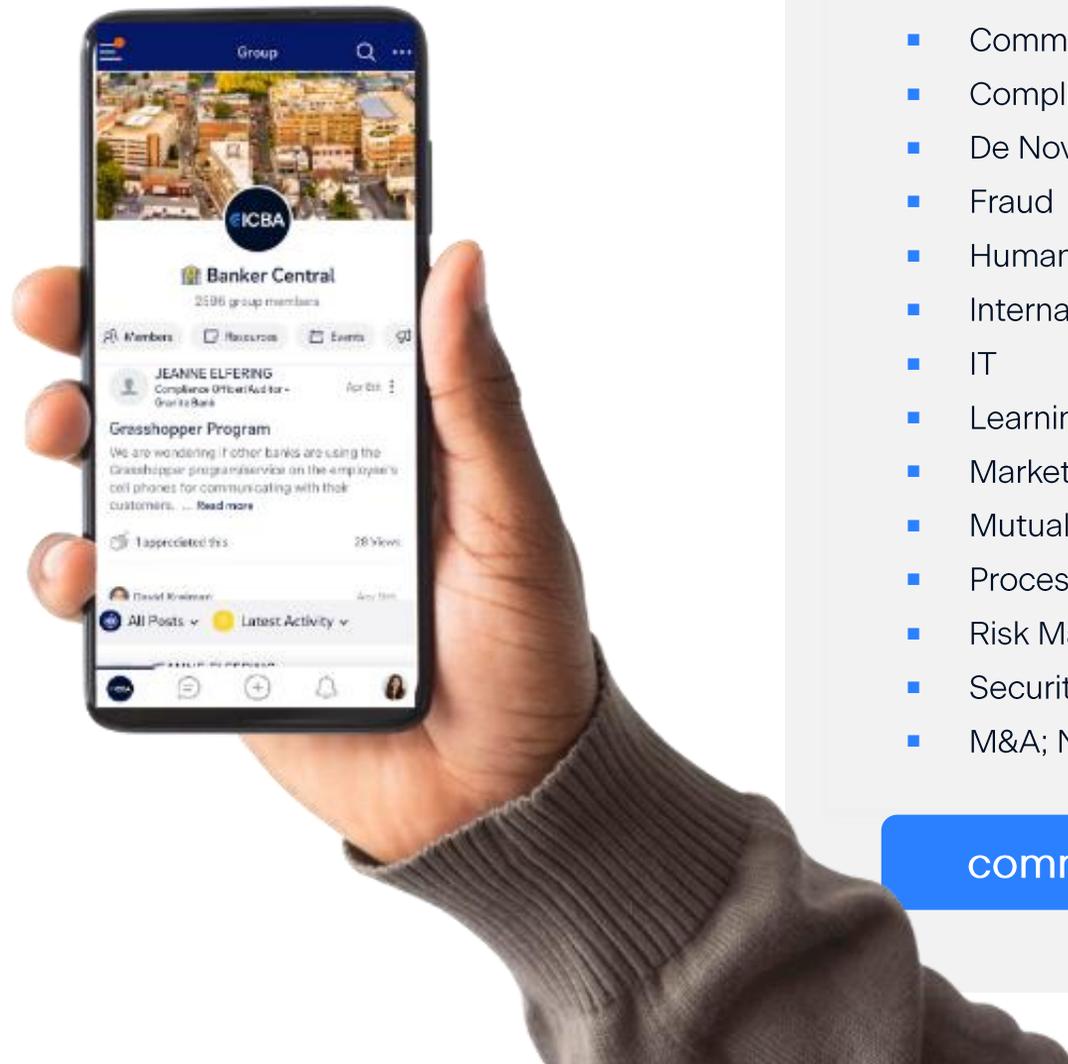
## Find Us on Social

- LinkedIn: [ICBA](https://www.linkedin.com/company/icba)
- X (Twitter): [@ICBA](https://twitter.com/ICBA)
- Instagram (Bankers): [@MYICBA](https://www.instagram.com/MYICBA)
- Instagram (Public): [@BANKLOCALLY](https://www.instagram.com/BANKLOCALLY)
- Facebook: [ICBAORG](https://www.facebook.com/ICBAORG)
- YouTube: [CommunityBankChannel](https://www.youtube.com/CommunityBankChannel)

# ICBA Community

## Stay Connected

- Connect with over 7,000 peers for discussions on industry news, best practices, and policy.
- Engage in peer-to-peer networking, make connections, and discover mentorship opportunities.



## Join the Conversation

- BSA/AML
- CFOs
- Community Reinvestment
- Compliance
- De Novo Banks
- Fraud
- Human Resources
- Internal Audit
- IT
- Learning and Development
- Marketing
- Mutual Banks
- Process and Efficiency
- Risk Management
- Security
- M&A; Navigating Transition

[community.icba.org](https://community.icba.org)

# New Member Benefits

New member banks gain access to a wide array of valuable benefits.

## Events

- One banker and one free guest\* registration for [ICBA LIVE](#): \$2,660 value
- [ICBA Community](#): ICBA members can connect with the 7,000+ community bankers already in the community.

## Advocacy

- Advocacy in Action: Quarterly Update & [Virtual Advocacy Primer Toolkit](#).
- [Be Heard](#). ICBA Grassroots Action Center
- [Capital Summit](#) Free registration
- [Quarterly ICBA/CISA lead cyber incident management workshops](#): \$795 value

## Education

- [Education product or seminar](#): \$700 value
- [425+ Online Training Courses](#): \$699 value
- [Compliance Vault](#): \$599 value
- One year subscription to [Unlimited Webinar Pass](#): \$1,649 value
- One year subscription to [ICBA Bank Director Program](#): \$895 value

## Innovation

- [ICBA Marketing Resource Center](#): \$7,500 value
- [Social Media Monitoring](#): \$2,000 value
- [ICBA Payments Digital Transformation Report & Workbook](#): \$2,950 value
- [CRA to Z](#) - How to Build a Best-in-Class CRA program (50% discount) \$448 value.
- ICBA CRA Solutions [Collaborative Peer Group](#) (Complimentary 1 year subscription) \$800 value.



Thank You



[icba.org](https://icba.org) | [info@icba.org](mailto:info@icba.org)