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President and CEO

February 28, 2018

United States Senate
Washington, D.C. 20510

Dear Senator:

On behalf of the nearly 5,700 community banks represented by ICBA, I urge your support for S. 2155, the Economic Growth, Regulatory Relief, and Consumer Protection Act. We add our voice to that of the Credit Union National Association (CUNA), whose members are in Washington this week to press for passage of S. 2155 when it is considered on the Senate floor. **ICBA has designated S. 2155 the top “Key Vote” for the 115th Congress.**

S. 2155 represents a balanced, broadly bipartisan approach for providing needed regulatory relief for community banks while preserving vital consumer protections and effective regulatory supervision. S. 2155 is relief for Main Street, not Wall Street. If you support the community banks in your state and believe in their mission to promote local economic growth in your communities, we fully expect you to vote in favor of this critical legislation.

S. 2155 is the culmination of a multi-year effort to create regulation that is tiered to the size, risk, complexity, and business model of community banks. Consider the breadth of support for this bill:

- More than 10,000 community bank employees and advocates from states across the country have signed a petition endorsing ICBA’s Plan for Prosperity, which reflects critical provisions of S. 2155.
- Community banks across the country from Santa Fe to Baltimore have published op-eds in local newspapers calling for passage of S. 2155.
- Four national trade associations, including CUNA, signed a January 29 letter to the Senate in support of S. 2155.
- Forty-three state community bank associations signed a January 24 letter to the Senate in support of S. 2155.
- More than 5,000 community bankers from across the country have reached out to their Senators to urge their support for S. 2155 and thousands more will do so once the bill is on the Senate floor.
- S. 2155 passed the Senate Banking Committee in December with a strong bipartisan vote and currently has 26 cosponsors, including 13 Republicans, 12 Democrats, and one Independent.

The time for endless debate and deliberation is over. S. 2155 represents the best and most realistic opportunity to enact meaningful regulatory relief for community banks in the 115th

Congress. ICBA urges a YES vote to send S. 2155 to the House and to enact this critical legislation into law.

Thank you for your consideration.

Sincerely,

/s/

Camden R. Fine
President & CEO