



# ICBA Messaging Playbook

Protecting Main Street  
Communities From  
Crypto Threats

**June 2026**



## Campaign Overview

Community banks are the backbone of local economies. They provide \$4.1 trillion in consumer, small business, and agricultural loans while serving communities with trusted relationship-based lending and local expertise. But that system is at risk. As Congress considers cryptocurrency legislation like the Clarity Act, policymakers must recognize that crypto-related policies could weaken the local lending system that Americans depend on by pulling deposits away from community banks. Americans overwhelmingly value safe, trusted local banking relationships—not risky financial experiments driven by crypto kingpins.

ICBA has created a contrast campaign, [MainStreetOverCrypto.com](https://MainStreetOverCrypto.com) to make sure this important message reaches policymakers in Washington. With the policy conversation accelerating, it's important that the community banking voice is direct, consistent, and present. We encourage you to use the messaging guidance, FAQs, and draft social media posts in this guide to help communicate the importance of community banking and what's at risk.

## Key Campaign Messaging

### Top Highlights

- Community banks represent \$4.1 trillion in consumer, small business and agricultural loans.
- Allowing interest on payment stablecoins could result in an \$850 billion decline in local lending.
- 71% of Americans do not support legitimizing crypto as a mainstream financial asset.

### Community Banks are Essential for Local Lending

Often referred to as America's Favorite Lenders, [community banks](#):

- Represent \$4.1 trillion in consumer, small business and agricultural loans
- Have nearly 45,000 locations nationwide
- Make nearly 60% of U.S. small-business loans under \$1 million and more than 80% of banking industry agriculture loans
- Are the only physical banking presence in one in three U.S. counties

### Local Lending is at Risk

Community banks are at risk of losing deposits, which will limit local lending availability. If crypto companies are allowed to offer interest on payment stablecoins, [we project](#):

- \$1.3 trillion in potential lost deposits
- An \$850 billion decline in local lending



## Americans Neither Trust nor Care About Crypto

Studies show that Americans care about their local economies, not crypto legislation.

- [79% of Americans](#) cite the importance of locally based lending decisions in how they determine where to bank.
- [71% of Americans](#) do not support legitimizing crypto as a mainstream financial asset.

## Crypto Has No Safety Net

The [FBI's 2025 Internet Crime Report](#) shows cryptocurrency-related complaints are among the costliest of \$21 billion in cyber-enabled crimes. In 2025, the Internet Crime Complaint Center (IC3) reported:

- 181,565 Complaints involving crypto in 2025—Up 21% from 2024
- \$11.366 Billion in crypto losses reported—Up 22% from 2024
- Complainants had an average loss of \$62,604

## Social Media Drafts

Use these posts as a template, feel free to update the language and tone to match your voice.

### POST 1: Community Bank Impact

Community banks power America's Main Street.

- \$4.1 trillion in local loans
- 60% of small business loans
- 80% of all agricultural loans

Crypto expansion threatens these vital local lenders. Congress must act.

Learn more about crypto's threat: [MainStreetOverCrypto.com](https://MainStreetOverCrypto.com)

### POST 2: The Deposit Threat

The REAL threat: Crypto gets stablecoin interest or rewards → \$1.3 TRILLION in deposits FLEE community banks → \$850 BILLION less in local lending for your small businesses, neighborhoods, and family farms.

That's not innovation. That's a raid on Main Street.

[youtube.com/watch?v=QXqkJYJjwXo](https://youtube.com/watch?v=QXqkJYJjwXo)



## POST 3: Consumer Protection

Americans trust community banks with their life savings. FDIC insurance. Regulatory oversight. Decades of proven protection. Can crypto offer the same?

Community banks deliver real security → [MainStreetOverCrypto.com](https://www.MainStreetOverCrypto.com)

## POST 4: Public Opinion

Americans have already spoken: 79% want LOCAL banking decisions and 71% reject crypto as “mainstream finance.”

The message is CLEAR: We don't want crypto insiders deciding our financial future. We want REAL security, REAL accountability, REAL local communities.

Read more about the benefits of local lending: [MainStreetOverCrypto.com](https://www.MainStreetOverCrypto.com)

## POST 5: Policy Advocacy

CONGRESS: Hold crypto companies to the same safety and accountability standards as traditional banks. Community banks have earned trust through decades of service.

Don't let crypto get a free pass.

WATCH: [youtube.com/watch?v=QXqkJYJwXo](https://www.youtube.com/watch?v=QXqkJYJwXo)

# Frequently Asked Questions

### What is the Clarity Act?

The Digital Asset Market Clarity (Clarity) Act aims to establish a federal regulatory framework for digital assets and cryptocurrency markets. Unfortunately, the act would actually codify rules for cryptocurrencies that will end up harming American communities. Crypto-related policies would move deposits away from community banks and into lightly regulated digital asset markets. This will weaken the local lending system that supports small businesses, farmers, and rural communities.

### Do Americans care about crypto?

The push to rapidly reshape the U.S. financial system around cryptocurrency and stablecoins is being driven by industry pressure and large financial interests, [not broad public demand](#). Most Americans remain far more focused on their communities and the economy.

Consumers consistently value trusted, locally based banking relationships. In fact, [79% of Americans](#) say locally based lending decisions are an important factor in determining where they bank. At the same time, public skepticism around cryptocurrency remains high due to concerns about fraud and volatility.



Recent events have demonstrated the risks of cryptocurrencies. In 2023, the stablecoin [USDC](#) temporarily lost its dollar peg after reserves tied to Silicon Valley Bank became inaccessible following the bank's collapse, causing markets to question whether consumers could fully redeem their funds. At the same time, crypto-related fraud continues to rise. According to the FBI Internet Crime Complaint Center, Americans lost more than [\\$11 billion](#) to cryptocurrency-related fraud in 2025 alone.

### **Why are community banks essential?**

Community banks are a cornerstone of local economic growth and relationship-based lending. They provide critical financing for small businesses, agricultural producers, rural households, and local job creators while maintaining strong physical and personal ties to the communities they serve. Unlike large national financial institutions, community banks have local expertise and relationships that make local loans possible. These loans help finance business expansion, farm operations, equipment purchases, homeownership, and community development projects. In many rural areas, community banks remain one of the few trusted financial institutions with a meaningful local presence and deep understanding of regional economic needs.

### **Is crypto more convenient for consumers?**

For consumers seeking convenience without sacrificing security, community banks remain the safest and most trusted option. Community banks already embrace innovation by delivering the modern tools customers expect— including safer payment apps, digital banking services, and advanced cybersecurity infrastructure— without compromising the safeguards consumers deserve. Traditional banks operate under longstanding protections that secure deposits, prevent fraud, and maintain public confidence in the financial system. Cryptocurrency markets do not consistently provide those same protections.

### **Can crypto do what banks do?**

Community banks do far more than facilitate payments or hold deposits— they provide relationship-based lending tailored to the unique needs of local economies and borrowers. Small businesses, farmers, ranchers, and rural borrowers often rely on lenders who understand seasonal cash flow, local industries, agricultural cycles, and community-specific economic conditions. Crypto markets and stablecoin issuers [do not provide that type of local credit infrastructure](#). In fact, large-scale stablecoin adoption could weaken it by pulling deposits away from community banks. Even when stablecoin reserves flow back into the financial system, those funds are generally concentrated among large institutions as wholesale deposits or Treasury holdings rather than stable retail deposits that support long-term local lending.

### **What changes should lawmakers make to the Clarity Act?**

Congress should ensure any digital asset framework includes strong guardrails that protect consumers, community banks, and local economies. Policymakers should prohibit crypto intermediaries/exchanges from offering yield, interest, or rewards on stablecoins, as they would drain deposits from community banks and limit local lending capacity, particularly in rural and underserved communities that depend heavily on community banks for financing and economic development.