

March 16, 2017

The Honorable Paul Ryan
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Nancy Pelosi
Minority Leader
United States House of Representatives
Washington, D.C. 20515

Chairman Jeb Hensarling
Committee on Financial Services
United States House of Representatives
Washington, D.C. 20515

Ranking Member Maxine Waters
Committee on Financial Services
United States House of Representatives
Washington, D.C. 20515

Dear Speaker Ryan, Leader Pelosi, Chairman Hensarling, and Ranking Member Waters:

As Congress works its way through many issues, one issue of great importance is the Durbin Interchange Amendment, which stands apart as an unjustified modern example of government favoritism. The retail industry slipped the tangential Durbin Amendment into the Dodd-Frank Act at the very last minute, while Congress was understandably focused on other matters. Retail lobbyists claiming to speak for all retailers made a quick sale: promising that putting the Federal Reserve in charge of the market for debit card transactions would mean lower prices for consumers at the register.

Six years later, there is no evidence that retailers lowered prices as they promised – the Durbin Amendment was simply a windfall for the nation's largest merchants. And the price for that windfall is being paid by consumers, many of whom can no longer enjoy free checking accounts, free debit rewards, and other add on benefits that used to be offered by their bank. Rather than helping consumers, the Durbin Amendment has shifted higher profits to big-box stores and away from small businesses and consumers. Just as galling, retailers have pocketed this windfall at the precise time that their underinvestment in cybersecurity has permitted massive payment data breaches on their systems -- costing consumers, banks of all sizes, and credit unions many hundreds of millions of dollars to remedy.

Now, when they are asked to defend their broken promises, retail lobbyists create even more elaborate promises to obscure their bait-and-switch. It is telling that critics on the left and right, including those involved in the Dodd-Frank Act itself, are skeptical of the Durbin Amendment. The facts are in: the Durbin Amendment has been a failure.

The undersigned institutions, who serve tens of millions of consumers and local communities across this nation every day, strongly urge you to reverse this special interest policy handout to big box interests. As the House Financial Services Committee considers how best to protect the interests of American consumers, we urge you to support efforts to repeal the Durbin Amendment.

Sincerely,

Alaska Bankers Association
Denali State Bank, Fairbanks, AK
DeWitt Bank and Trust Co., DeWitt, AK
Mt. McKinley Bank, Fairbanks, AK
Northrim Bank, Anchorage, AK
Alabama Bankers Association
Bank of Wedowee, Wedowee, AL
Bryant Bank, Tuscaloosa, AL
First National Bank & Trust, Atmore, AL
Merchants Bank, Jackson, AL
Regions Bank, Birmingham, AL
The Farmers & Merchants Bank, Waterloo, AL
Valley State Bank, Russellville, AL
Arkansas Bankers Association
First Arkansas Bank & Trust, Jacksonville, AR
First National Bank of North Arkansas, Berryville, AR
First National Bank of Wynne, Wynne, AR
First State Bank, Russellville, AR
First State Bank, Lonoke, AR
First State Bank of De Queen, De Queen, AR
Merchants & Planters Bank, Clarendon, AR
Warren Bank & Trust Co., Warren, AR
Arizona Bankers Association
Pinnacle Bank, Scottsdale, AZ
West Valley National Bank, Scottsdale, AZ
California Bankers Association
Bank of Southern California, San Diego, CA
Bank of Stockton, Stockton, CA
Central Valley Community Bank, Fresno, CA
City National Bank, Los Angeles, CA
F&M Bank, Lodi, CA
First Choice Bank, Cerritos, CA
First Federal Savings & Loan Association of San Rafael, San Rafael, CA
First National Bank, Altavista, CA
Friendly Hills Bank, Whittier, CA
Golden Pacific Bank, Sacramento, CA
Heritage Oaks Bank, Paso Robles, CA
Liberty Bank, South San Francisco, CA
Provident Savings Bank, Riverside, CA
ANB Bank, Denver, CO
FirstBank, Lakewood, CO
Morgan Federal Bank, Fort Morgan, CO

Connecticut Bankers Association
Farmington Bank, Farmington, CT
Ion Bank, Naugatuck, CT
Jewett City Savings Bank, Jewett City, CT
Liberty Bank, Middletown, CT
Northwest Community Bank, Winsted, CT
Peoples United Bank, Bridgeport, CT
Salisbury Bank and Trust Co., Lakeville, CT
Savings Institute Bank & Trust, Willimantic, CT
Simsbury Bank, Weatogue, CT
Start Community Bank, New Haven, CT
Webster Bank, Waterbury, CT
Windsor Federal Savings & Loan Association, Windsor, CT
Delaware Banks Association
Florida Bankers Association
Bank of Central Florida, Lakeland, FL
Bank of the South, Pensacola, FL
Capital City Bank, Tallahassee, FL
CenterState Bank of Florida, Winter Haven, FL
Central Bank, Tampa, FL
Century Bank of Florida, Tampa, FL
First Bank, Clewiston, FL
First Florida Integrity Bank, Naples, FL
First Green Bank, Orlando, FL
Florida Business Bank, Melbourne, FL
Intercredit Bank, Miami, FL
Jefferson Bank of Florida, Oldsmar, FL
Marine Bank & Trust Co., Vero Beach, FL
Sunshine Bank, Plant City, FL
Sunstate Bank, Miami, FL
Georgia Bankers Association
AB&T, Albany, GA
American Pride Bank, Macon, GA
Ameris Bancorp, Moultrie, GA
Bank of Dade, Trenton, GA
Bank of Wrightsville, Wrightsville, GA
Century Bank of Georgia, Cartersville, GA
Citizens Bank, Eastman, GA
First Landmark Bank, Marietta, GA
First National Bank of Coffee County, Douglas, GA
First National Bank of Griffin, Griffin, GA
Georgia Bank and Trust, Augusta, GA
Liberty First Bank, Monroe, GA

Mountain Valley Community Bank, Cleveland, GA
Suntrust Bank, Atlanta, GA
The Commercial Bank, Crawford, GA
United Bank, Zebulon, GA
United Community Bank, Blairsville, GA
Touchmark National Bank, Alpharetta, GA
Hawaii Bankers Association
Bank of Hawaii, Honolulu, HI
American Trust and Savings Bank, Dubuque, IA
Ames National Corporation, Ames, IA
Boone Bank & Trust Co., Boone, IA
Cedar Valley Bank & Trust, La Porte City, IA
Central Bancshares, Inc., Muscatine, IA
Clear Lake Bank & Trust Co., Clear Lake, IA
Community Savings Bank, Edgewood, IA
Community State Bank, Spencer, IA
DeWitt Bank & Trust Co., DeWitt, IA
Heartland Bank, Somers, IA
Manufacturers Bank & Trust Company, Forest City, IA
MidWestOne Bank, Iowa City, IA
Reliance State Bank, Story City, IA
Security State Bank, Radcliffe, IA
State Bank, New Hampton, IA
Union State Bank, Greenfield, IA
WCF Financial Bank, Webster City, IA
Farmers State Bank, Yale, IA
Idaho Bankers Association
Bankcda, Coeur d'Alene, ID
Community 1st Bank, Coeur d' Alene, ID
The Bank of Commerce, Idaho Falls, ID
Twin River National Bank, Lewiston, ID
Illinois Bankers Association
Illinois League of Financial Institutions
Alpine Bank & Trust Co., Rockford, IL
American Metro Bank, Chicago, IL
Banterra Bank, Eldorado, IL
Best Hometown Bank, Collinsville, IL
Chester National Bank, Chester, IL
Citizens State Bank, Lena, IL
Community State Bank, Galva, IL
Countryside Bank, Countryside, IL
Crossroads Bank, Effingham, IL
Delaware Place Bank, Chicago, IL
Farmers and Mechanics Bank, Galesburg, IL

Farmers and Merchants State Bank of Bushnell, Bushnell, IL
First Midwest Bank, Itasca, IL
First National Bank of Litchfield, Litchfield, IL
Flora Bank & Trust, Flora, IL
Gateway Community Bank, Roscoe, IL
Guardian Savings Bank, Granite City, IL
Inland Bank and Trust, Oak Brook, IL
Itasca Bank & Trust, Itasca, IL
Jacksonville Savings Bank, Jacksonville, IL
Kinmundy Bank, Kinmundy, IL
La Salle State Bank, La Salle, IL
Liberty Bank for Savings, Chicago, IL
Litchfield National Bank, Litchfield, IL
Marquette Bank, Chicago, IL
McHenry Savings Bank, McHenry, IL
North Shore Trust and Savings, Waukegan, IL
Prairie Community Bank, Marengo, IL
Resource Bank, DeKalb, IL
Sauk Valley Bank, Sterling, IL
Security Savings Bank, Monmouth, IL
Sterling Federal Bank, Sterling, IL
The Private Bank, Chicago, IL
West Suburban Bank, Lombard, IL
Hometown National Bank, La Salle, IL
Indiana Bankers Association
Bank of Geneva, Geneva, IN
Bedford Federal Savings Bank, Bedford, IN
BloomBank, Bloomfield, IN
Crossroads Bank, Wabash, IN
First Bank Richmond, Richmond, IN
First Federal Savings Bank, Huntington, IN
First Merchants Bank, Muncie, IN
First Savings Bank, Clarksville, IN
Greenfield Banking Company, Greenfield, IN
Home Bank, Martinsville, IN
Hoosier Heartland State Bank, Crawfordsville, IN
Lake City Bank, Warsaw, IN
Logansport Savings Bank, Logansport, IN
Old National Bank, Evansville, IN
Peoples Bank, Munster, IN
Security Federal Savings Bank, Logansport, IN
Springs Valley Bank & Trust, French Lick, IN
STAR Financial Bank, Fort Wayne, IN
The Bath State Bank, Bath, IN

United Community Bank, Lawrenceburg, IN
Kansas Bankers Association
Astra Bank, Scandia, KS
Bank of Blue Valley, Overland Park, KS
Bank of the Prairie, Olathe, KS
Capitol Federal Savings, Topeka, KS
Carson Bank, Mulvane, KS
Centera Bank, Sublette, KS
Community National Bank, Seneca, KS
Elk State Bank, Clyde, KS
First National Bank, Elkhart, KS
First National Bank, Scott City, KS
First National Bank of Kansas, Waverly, KS
First State Bank, Norton, KS
Impact Bank, Wellington, KS
INTRUST Bank, Wichita, KS
KANZA Bank, Kingman, KS
Labette Bank, Altamont, KS
Legacy Bank, Colwich, KS
Midland National Bank, Newton, KS
Stanley Bank, Overland Park, KS
The Bank, Oberlin, KS
The Girard National Bank, Girard, KS
The Lyon County State Bank, Emporia, KS
United Bank & Trust, Marysville, KS
VisionBank, Topeka, KS
Kentucky Bankers Association
Central Bank & Trust Co., Lexington, KY
Citizens Union Bank, Versailles, KY
Farmers Capital Bank Corporation, Frankfort, KY
Farmers National Bank, Danville, KY
First Community Bank of the Heartland, Clinton, KY
First Farmers Bank, Owenton, KY
First Security Bank, Owensboro, KY
First State Bank, Central City, KY
Frist Federal Savings Bank of Kentucky, Frankfort, KY
Heritage Bank, Burlington, KY
Home Savings Bank, Ludlow, KY
Peoples Bank, Lebanon, KY
Pinnacle Bank, Vanceburg, KY
The Murray Bank, Murray, KY
Wilson & Muir Bank & Trust Co., Bardstown, KY
Colfax Banking Company, Colfax, LA
Community Bank of Louisiana, Mansfield, LA

Fifth District Savings Bank, New Orleans, LA
Florida Parishes Bank, Hammond, LA
Guaranty Bank & Trust Company, New Roads, LA
Hibernia Bank, New Orleans, LA
M C Bank, Morgan City, LA
Patterson State Bank, Patterson, LA
Tri-Parish Bank, Eunice, LA
Massachusetts Bankers Association
Avidia Bank, Hudson, MA
BankFive, Fall River, MA
Blue Hills Bank, Hyde Park, MA
East Cambridge Savings Bank, Cambridge, MA
Eastern Bank, Boston, MA
Greenfield Cooperative Bank, Greenfield, MA
Mechanics Cooperative Bank, Taunton, MA
Millbury National Bank, Millbury, MA
MountainOne Bank, North Adams, MA
Reading Cooperative Bank, Reading, MA
Rollstone Bank & Trust, Fitchburg, MA
The Bank of Canton, Canton, MA
The Cooperative Bank, Roslindale, MA
The Cooperative Bank of Cape Cod, Hyannis, MA
Washington Savings Bank, Lowell, MA
Wellesley Bank, Wellesley, MA
Winter Hill Bank, Somerville, MA
Pilgrim Bank, Cohasset, MA
Maryland Bankers Association
1880 Bank, Cambridge, MD
Calvin B. Taylor Banking Company, Berlin, MD
Community Bank of the Chesapeake, Waldorf, MD
County First Bank, La Plata, MD
First United Bank & Trust, Oakland, MD
Harford Bank, Aberdeen, MD
Jarrettsville Federal Savings and Loan, Jarrettsville, MD
Old Line Bank, Bowie, MD
Provident State Bank, Preston, MD
Sandy Spring Bancorp, Olney, MD
Shore Bancshares, Inc., Easton, MD
Howard Bank, Ellicott City, MD
Maine Bankers Association
Biddeford Savings Bank, Biddeford, ME
Franklin Savings Bank, Farmington, ME
Mechanics Savings Bank, Auburn, ME
Norway Savings Bank, Norway, ME

SIS Bank, Sanford, ME
Michigan Bankers Association
Bank of Ann Arbor, Ann Arbor, MI
Central Savings Bank, Sault Ste Marie, MI
Citizens National Bank of Cheboygan, Cheboygan, MI
County National Bank, Hillsdale, MI
Eaton Federal Savings Bank, Charlotte, MI
Exchange State Bank, Carsonville, MI
Farmers State Bank, Munith, MI
First Federal of Northern Michigan, Alpena, MI
Flagstar Bank, Troy, MI
Honor Bank, Honor, MI
Lake-Osceola State Bank, Baldwin, MI
Monroe Bank & Trust, Monroe, MI
Range Bank, Marquette, MI
Sturgis Bank and Trust Company, Sturgis, MI
West Michigan Community Bank, Hudsonville, MI
Wolverine Bank, Midland, MI
Minnesota Bankers Association
215 Holding Co. (parent of First Farmers & Merchants Banks), Minneapolis, MN
Bankwest, Rockford, MN
Bremer Bank, St Paul, MN
Community Bank Owatonna, Owatonna, MN
Eagle Bank, Glenwood, MN
F&M Bank Minnesota, Olivia, MN
First Farmers & Merchants State Bank, Grand Meadow, MN
First National Bank Minnesota, Saint Peter, MN
First National Bank of Milaca, Milaca, MN
First Security Bank, Byron, MN
First State Bank of Le Center, Le Center, MN
First State Bank of Wyoming, Wyoming, MN
HomeTown Bank, Redwood Falls, MN
Janesville State Bank, Janesville, MN
Lake Central Bank, Annandale, MN
North StarBank, St. Paul, MN
Plaza Park Bank, Waite Park, MN
Profinium, Inc., Truman, MN
Republic Bank, Duluth, MN
RiverWood Bank, Baxter, MN
Security Bank and Trust Company, Glencoe, MN
Security State Bank, Fergus Falls, MN
State Bank of Danvers, Benson, MN
The First National Bank of Coleraine, Coleraine, MN
The State Bank of Faribault, Faribault, MN

U.S. Bank, Minneapolis, MN
United Community Bank, Perham, MN
Valley Premier Bank, Hawley, MN
Granite Falls Bank, Granite Falls, MN
Independent Bancshares, Inc., Clarkfield, MN
Missouri Bankers Association
1st Advantage Bank, St. Peters, MO
Adrian Bank, Adrian, MO
Alliance Bank, Cape Girardeau, MO
America's Community Bank, Blue Springs, MO
BANK 21, Blue Springs, MO
Bank Northwest, Hamilton, MO
Bank of Advance, Advance, MO
Bank of Bolivar, Bolivar, MO
Bank of Minden, Mindenmines, MO
Bank of New Madrid, New Madrid, MO
Bank of Salem, Salem, MO
Bank of Sullivan, Sullivan, MO
Bank of Weston, Weston, MO
Bank Star, Pacific, MO
BankLiberty, Liberty, MO
BTC Bank, Bethany, MO
Carroll County Trust Co., Carrollton, MO
Central Bancompany, Jefferson City, MO
Central Bank of Audrain County, Mexico, MO
Central Bank of Boone County, Columbia, MO
Central Bank of Branson, Branson, MO
Central Bank of Lake of the Ozarks, Lake Ozark, MO
Central Bank of Moberly, Moberly, MO
Central Bank of Sedalia, Sedalia, MO
Central Bank of St. Louis, St. Louis, MO
Central Bank of the Midwest, Lee's Summit, MO
Central Bank of the Ozarks, Springfield, MO
Central Bank of Warrensburg, Warrensburg, MO
Central Trust Bank, Jefferson City, MO
Century Bank of the Ozarks, Gainesville, MO
Chillicothe State Bank, Chillicothe, MO
Citizens Bank, New Haven, MO
Citizens Bank & Trust, Rock Port, MO
Citizens Bank & Trust, Kansas City, MO
Citizens Bank of Eldon, Eldon, MO
Citizens Bank of Rogersville, Rogersville, MO
Citizens Community Bank, Pilot Grove, MO
Commerce Bank, Kansas City, MO

Community Bank & Trust, Neosho, MO
Community Bank of Missouri, Richmond, MO
Community Bank of Raymore, Raymore, MO
Community First Bank, Butler, MO
Community First Banking Company, West Plains, MO
Community State Bank of Missouri, Bowling Green, MO
Concordia Bank, Concordia, MO
County Bank, Moberly, MO
F & C Bank, Holden, MO
Farmers Bank of Green City, Green City, MO
Farmers Bank of Northern Missouri, Unionville, MO
First Bank, St. Louis, MO
First Bank of the Lake, Osage Beach, MO
First Community Bank of the Ozarks, Branson, MO
First Community National Bank, Cuba, MO
First Federal Bank, Kansas City, MO
First Home Bank, Mountain Grove, MO
First Independent Bank, Aurora, MO
First Missouri State Bank, Poplar Bluff, MO
First State Bank & Trust Company, Caruthersville, MO
First State Bank of St. Charles, St. Charles, MO
First State Community Bank, Potosi, MO
FMB Bank, Wright City, MO
Freedom Bank of Southern Missouri, Cassville, MO
Guaranty Bank, Springfield, MO
Heritage Bank of the Ozarks, Lebanon, MO
Heritage State Bank, Nevada, MO
HNB National Bank, Hannibal, MO
Home Exchange Bank, Jamesport, MO
Home Savings & Loan Association, Norborne, MO
HOMEBANK, Palmyra, MO
HomePride Bank, Mansfield, MO
Hometown Bank, Carthage, MO
Independent Farmers Bank, Maysville, MO
Investors Community Bank, Chillicothe, MO
Jefferson Bank of Missouri, Jefferson City, MO
Jonesburg State Bank, Jonesburg, MO
Landmark Bank, Columbia, MO
Lawson Bank, Lawson, MO
Legacy Bank and Trust, Rogersville, MO
Legends Bank, Linn, MO
Macon-Atlanta State Bank, Macon, MO
Mainstreet Bank, Ashland, MO
Merchants & Farmers Bank, Salisbury, MO

Mid America Bank & Trust, Dixon, MO
Mid-America Bank, Jefferson City, MO
Mid-Missouri Bank, Springfield, MO
Montgomery Bank, Sikeston, MO
MRV Banks, Ste. Genevieve, MO
New Era Bank, Fredericktown, MO
Northeast Missouri State Bank, Kirksville, MO
O'Bannon Bank, Buffalo, MO
Old Missouri Bank, Springfield, MO
Ozark Bank, Ozark, MO
Peoples Bank, Cuba, MO
People's Bank of Seneca, Seneca, MO
Peoples Savings Bank, Rhineland, MO
Platte Valley Bank, Platte City, MO
Pony Express Bank, Braymer, MO
Preferred Bank, Rothville, MO
Progressive Ozark Bank, Salem, MO
Quarry City Savings & Loan, Warrensburg, MO
RCSBank, New London, MO
Regional Missouri Bank, Marceline, MO
Rockwood Bank, Eureka, MO
St. Johns Bank, St. John, MO
State Bank of Missouri, Concordia, MO
Sterling Bank, Poplar Bluff, MO
Systematic Savings Bank, Springfield, MO
Table Rock Community Bank, Kimberling City, MO
The Bank of Orrick, Orrick, MO
The Callaway Bank, Fulton, MO
The Corder Bank, Corder, MO
The Cornerstone Bank, Southwest City, MO
The Tipton Latham Bank, Tipton, MO
UMB, Kansas City, MO
United Bank of Union, Union, MO
United State Bank, Lewistown, MO
West Plains Bank and Trust Co, West Plains, MO
Wood & Huston, Marshall, MO
Horizon State Bank, Cameron, MO
Mississippi Bankers Association
BancorpSouth Bank, Tupelo, MS
Bank of Anguilla, Anguilla, MS
First Bank, McComb, MS
First Choice Bank, Pontotoc, MS
First Commercial Bank, Jackson, MS
First National Bank of Clarksdale, Clarksdale, MS

First Security Bank, Batesville, MS
Guaranty Bank & Trust Company, Belzoni, MS
Hancock Bank, Gulfport, MS
Planters Bank & Trust Company, Indianola, MS
PriorityOne Bank, Magee, MS
The Peoples Bank, Ripley, MS
Trustmark National Bank, Jackson, MS
Merchants & Farmers Bank, Holly Springs, MS
Montana Bankers Association
First Community Bank, Glasgow, MT
First Interstate Bank, Billings, MT
First Security Bank, Bozeman, MT
Garfield County Bank, Jordan, MT
North Carolina Bankers Association
Bank of North Carolina, High Point, NC
BB&T Corporation, Winston Salem, NC
Capital Bank, Raleigh, NC
Cornerstone Bank, Wilson, NC
Entegra Bank, Franklin, NC
First Carolina Bank, Rocky Mount, NC
Peoples Bank, Newton, NC
Sound Bank, Morehead City, NC
First Citizens Bank, Raleigh, NC
North Dakota Bankers Association
Cornerstone Bank, Fargo, ND
Garrison State Bank & Trust, Garrison, ND
Peoples State Bank of Fairmount, Fairmount, ND
Nebraska Bankers Association
Bank of Bennington, Bennington, NE
Bank of Hartington, Hartington, NE
Banner Capital Bank, Harrisburg, NE
Columbus Bank and Trust Company, Columbus, NE
Cornerstone Bank, York, NE
Cornhusker Bank, Lincoln, NE
Equitable Bank, Grand Island, NE
F&M Bank, West Point, NE
F&M Bank, Falls City, NE
Farmers Bank of Cook, Cook, NE
First National Bank, Omaha, NE
First National Bank of Omaha, Omaha, NE
First Nebraska Bank, Valley, NE
First State Bank Nebraska, Lincoln, NE
Generations Bank, Exeter, NE
Heartland Bank, Geneva, NE

Hershey State Bank, Hershey, NE
Home Federal Bank, Grand Island, NE
Homestead Bank, Cozad, NE
NebraskaLand National Bank, North Platte, NE
State Bank of Scotia, Scotia, NE
West Gate Bank, Lincoln, NE
First State Bank, Randolph, NE
State Bank of Table Rock, Table Rock, NE
New Hampshire Bankers Association
Claremont Savings Bank, Claremont, NH
Savings Bank of Walpole, Walpole, NH
Sugar River Bank, Newport, NH
Woodsville Guaranty Savings Bank, Woodsville, NH
Profile Bank, Rochester, NH
New Jersey Bankers Association
ConnectOne Bank, Englewood Cliffs, NJ
First Hope Bank, Hope, NJ
Highlands State Bank, Vernon, NJ
Lakeland Bank, Oak Ridge, NJ
Magyar Bank, New Brunswick, NJ
Manasquan Bank, Wall Township, NJ
Provident Bank, Jersey City, NJ
Roselle Savings Bank, Roselle, NJ
Somerset Savings Bank, Bound Brook, NJ
Sun National Bank, Mt Laurel, NJ
Two River Bancorp, Tinton Falls, NJ
New Mexico Bankers Association
Carlsbad National Bank, Carlsbad, NM
Four Corners Community Bank, Farmington, NM
MyBank, Belen, NM
Western Bank, Artesia, NM
Western Bank of Lordsburg, Lordsburg, NM
Nevada Bankers Association
Credit One Bank, Las Vegas, NV
Heritage Bank of Nevada, Reno, NV
New York Bankers Association
Astoria Bank, Lake Success, NY
Bank of Akron, Akron, NY
Dime Community Bank, Brooklyn, NY
First American International Bank, New York, NY
First Central Savings, Glen Cove, NY
First National Bank of Dryden, Dryden, NY
Glens Falls National Bank and Trust Company, Glens Falls, NY
JPMorgan Chase, New York, NY

Lake Shore Savings Bank, Dunkirk, NY
New York Community Bank, Westbury, NY
Northfield Bank, Staten Island, NY
Rhinebeck Bank, Poughkeepsie, NY
Rondout Savings Bank, Kingston, NY
The Westchester Bank, White Plains, NY
Ohio Bankers League
Adams County Building and Loan Co., West Union, OH
Antwerp Exchange Bank Co., Antwerp, OH
Baltic State Bank, Baltic, OH
Farmers Bank and Savings Company, Pomeroy, OH
Fifth Third Bancorp, Cincinnati, OH
First Federal Bank of Ohio, Galion, OH
First Federal Bank of the Midwest, Defiance, OH
First Federal Community Bank, Dover, OH
First Federal Savings, Newark, OH
First Federal Savings & Loan Association of Centerburg, Centerburg, OH
First Financial Bank, Cincinnati, OH
First National Bank of Bellevue, Bellevue, OH
First National Bank of Pandora, Pandora, OH
Galion Building and Loan Bank, Galion, OH
Harrison Building and Loan Association, Harrison, OH
Hocking Valley Bank, Athens, OH
Hometown Bank, Kent, OH
Huntington, Columbus, OH
LCNB National Bank, Lebanon, OH
Miami Savings Bank, Miamitown, OH
Ohio Valley Bank, Gallipolis, OH
The Citizens Savings Bank, Martins Ferry, OH
The Community Bank, Zanesville, OH
The First National Bank of Dennison, Dennison, OH
The First National Bank of Waverly, Waverly, OH
The Old Fort Banking Company, Tiffin, OH
The Twin Valley Bank, West Alexandria, OH
The Rockhold, Brown & Co. Bank, Bainbridge, OH
Oklahoma Bankers Association
Advantage Bank, Oklahoma City, OK
American Bank of Oklahoma, Collinsville, OK
Armstrong Bank, Muskogee, OK
Bank of Commerce, Chelsea, OK
Bank of Eufaula, Eufaula, OK
Bank of Laverne, Laverne, OK
Bank2, Oklahoma City, OK
Central Bank of Oklahoma, Tulsa, OK

Citizens Bank & Trust Company, Ardmore, OK
City National Bank & Trust Company, Lawton, OK
Farmers Exchange Bank, Cherokee, OK
First Bank & Trust Co., Duncan, OK
First Bethany Bank, Bethany, OK
First National Bank, Stigler, OK
First National Bank & Trust, Ardmore, OK
First National Bank and Trust Company, Shawnee, OK
Grand Savings Bank, Grove, OK
Patriot Bank, Tulsa, OK
RCB Bank, Claremore, OK
Security Bank and Trust Company, Miami, OK
Security State Bank, Cheyenne, OK
Security State Bank of Wewoka, Wewoka, OK
Sooner State Bank, Tuttle, OK
The Bank of the West, Thomas, OK
The Bankers Bank, Oklahoma City, OK
The First State Bank, Pond Creek, OK
Valliance Bank, Oklahoma City, OK
Vision Bank, Ada, OK
Oregon Bankers Association
Bank of Eastern Oregon, Heppner, OR
Citizens Bank, Corvallis, OR
First Federal Savings and Loan, McMinnville, OR
Lewis & Clark Bank, Oregon City, OR
Pennsylvania Bankers Association
CNB Bank, Clearfield, PA
Dollar Bank, FSB, Pittsburgh, PA
F.N.B. Corporation, Pittsburgh, PA
First Keystone Community Bank, Berwick, PA
First National Bank, Pittsburgh, PA
Fulton Bank, Lancaster, PA
Jonestown Bank & Trust Co., Jonestown, PA
Kish Bank, State College, PA
Mars National Bank, Mars, PA
MCS Bank, Lewistown, PA
Mercer County State Bank, Sandy Lake, PA
Meridian Bank, Malvern, PA
NexTier Bank, Kittanning, PA
Northwest Bank, Warren, PA
PNC Bank, Pittsburgh, PA
PS Bank, Wyalusing, PA
QNB Bank, Quakertown, PA
Sharon Savings Bank, Darby, PA

The First National Bank & Trust Company of Newtown, Newtown, PA
The Juniata Valley Bank, Mifflintown, PA
The Victory Bank, Limerick, PA
West Milton State Bank, West Milton, PA
West View Savings Bank, Pittsburgh, PA
Woodlands Bank, Williamsport, PA
York Traditions Bank, York, PA
Monument Bank, Doylestown, PA
Banco Popular, Hato Rey, PR
Rhode Island Bankers Association
Centreville Bank, West Warwick, RI
Citizens Bank, Providence, RI
South Carolina Bankers Association
Atlantic Community Bank, Bluffton, SC
Carolina Alliance Bank, Spartanburg, SC
CresCom Bank, Charleston, SC
First National Bank of South Carolina, Holly Hill, SC
First Reliance Bank, Florence, SC
South Atlantic Bank, Myrtle Beach, SC
South State Bank, Columbia, SC
Spratt Savings & Loan, Chester, SC
The Commercial Bank, Honea Path, SC
The Citizens Bank, Olanta, SC
South Dakota Bankers Association
Andes State Bank, Lake Andes, SD
Dacotah Bank, Aberdeen, SD
First Bank & Trust, Sioux Falls, SD
First Bank & Trust, Brookings, SD
First Fidelity Bank, Burke, SD
Heartland State Bank, Redfield, SD
MetaBank, Sioux Falls, SD
TCF National Bank, Sioux Falls, SD
Tennessee Bankers Association
Apex Bank, Camden, TN
Bank of Cleveland, Cleveland, TN
Bank of Frankewing, Frankewing, TN
Bank of Lincoln County, Fayetteville, TN
Bank of Ripley, Ripley, TN
BankTennessee, Collierville, TN
Centennial Bank, Trezevant, TN
Chester County Bank, Henderson, TN
Citizens Bank, Hartsville, TN
Citizens First Bank, Wartburg, TN
Citizens Savings Bank and Trust, Nashville, TN

Clayton Bank and Trust, Knoxville, TN
Decatur County Bank, Decaturville, TN
First Century Bank, Tazewell, TN
First Citizens National Bank, Dyersburg, TN
First Commerce Bank, Lewisburg, TN
First Horizon National Corporation, Memphis, TN
First Peoples Bank of Tennessee, Jefferson City, TN
First Tennessee Bank, Memphis, TN
First Vision Bank, Tullahoma, TN
FirstBank, Nashville, TN
Heritage Bank & Trust, Columbia, TN
INSBANK, Nashville, TN
Legends Bank, Clarksville, TN
Macon Bank and Trust Company, Lafayette, TN
Mountain Valley Bank, Dunlap, TN
Paragon Bank, Memphis, TN
Peoples Bank of East Tennessee, Madisonville, TN
Peoples Bank of Middle Tennessee, Shelbyville, TN
Pinnacle Financial Partners, Nashville, TN
Progressive Savings Bank, Jamestown, TN
Reliant Bank, Brentwood, TN
Security Federal Savings Bank, McMinnville, TN
SouthEast Bank, Farragut, TN
Southern Bank of Tennessee, Mt. Juliet, TN
The Community Bank of East Tennessee, Clinton, TN
The Farmers & Merchants Bank, Dyer, TN
Traditions First Bank, Erin, TN
TriStar Bank, Dickson, TN
Tri-State Bank of Memphis, Memphis, TN
Triumph Bank, Memphis, TN
Texas Bankers Association
American National Bank of Texas, Terrell, TX
Austin Bank, Jacksonville, TX
Austin Capital Bank, Austin, TX
Bank of the West, Grapevine, TX
BBVA Compass, Houston, TX
Broadway Bank, San Antonio, TX
Comerica Incorporated, Dallas, TX
Commercial Bank of Texas, Nacogdoches, TX
Community Bank, Longview, TX
Community Bank and Trust, Waco, TX
Community National Bank & Trust of Texas, Corsicana, TX
Community Bank of Texas, Beaumont, TX
Dalhart Federal Savings & Loan, Dalhart, TX

First Financial Bank, Abilene, TX
First National Bank, Spearman, TX
First National Bank, Valley Mills, TX
First National Bank in Falfurrias, Falfurrias, TX
First National Bank in Port Lavaca, Port Lavaca, TX
First National Bank of Bastrop, Bastrop, TX
First National Bank of Giddings, Giddings, TX
First National Bank of Lake Jackson, Lake Jackson, TX
First State Bank, Spearman, TX
First State Bank, Mobeetie, TX
First State Bank Central Texas, Austin, TX
First State Bank of Odem, Odem, TX
First State Bank of San Diego, San Diego, TX
First State Bank of Uvalde, Uvalde, TX
FirstBank Southwest, Amarillo, TX
Frost Bank, San Antonio, TX
Grapeland State Bank, Grapeland, TX
Independent Bank, McKinney, TX
International Bank of Commerce, Laredo, TX
Liberty Capital Bank, Addison, TX
Lone Star Bank, Houston, TX
Nacogdoches Commercial Bancshares, Inc., Nacogdoches, TX
North Dallas Bank & Trust Co., Dallas, TX
Ozona National Bank, Ozona, TX
Pecos County State Bank, Fort Stockton, TX
Post Oak Bank, Houston, TX
Prosperity Bank, El Campo, TX
Rio Bank, McAllen, TX
Robert Lee State Bank, Robert Lee, TX
Schertz Bank & Trust, Schertz, TX
Shelby Savings Bank, Center, TX
Trinity Bank, Fort Worth, TX
Texas Advantage Community Bank, Alvin, TX
Texas State Bank, San Angelo, TX
Westbound Bank, Katy, TX
First State Bank & Trust Company, Carthage, TX
FirstCapital Bank, Midland, TX
Panola National Bank, Carthage, TX
State National Bank, Big Spring, TX
First Community Bank, Corpus Christi, TX
Utah Bankers Association
Central Bank, Provo, UT
EnerBank USA, Salt Lake City, UT
First Electronic Bank, Salt Lake City, UT

Transportation Alliance Bank, Odgen, UT
Utah Independent Bank, Salina, UT
WEX Bank, Midvale, UT
Zions Bancorporation, Salt Lake City, UT
Virginia Bankers Association
American National Bank & Trust, Danville, VA
Bank of Clarke County, Berryville, VA
Blue Ridge Bank, Martinsville, VA
Cardinal Bank, McLean, VA
Chain Bridge Bank, McLean, VA
Chesapeake Bank, Kilmarnock, VA
EVB, Glen Allen, VA
Farmers and Merchants Bank, Timberville, VA
First Bank and Trust Company, Abingdon, VA
First State Bank, Danville, VA
Freedom Bank of Virginia, Vienna, VA
Frontier Community Bank, Waynesboro, VA
John Marshall Bank, Reston, VA
MainStreet Bancshares, Fairfax, VA
Middleburg Bank, Middleburg, VA
New Peoples Bank, Honaker, VA
Oak View National Bank, Warrenton, VA
Powell Valley National Bank, Jonesville, VA
The Bank of Southside Virginia, Carson, VA
The Fauquier Bank, Warrenton, VA
TowneBank, Suffolk, VA
TruPoint Bank, Grundy, VA
Union Bank & Trust, Richmond, VA
Virginia Community Bank, Louisa, VA
Virginia National Bank, Charlottesville, VA
Virginia Partners Bank, Fredericksburg, VA
Xenith Bank, Richmond, VA
Merchants Commercial Bank, St. Thomas, VI
Vermont Bankers Association
Brattleboro Savings & Loan, Brattleboro, VT
Wells River Savings Bank, Wells River, VT
Washington Bankers Association
Raymond Federal Bank, Raymond, WA
Skagit Bank, Burlington, WA
Sound Community Bank, Seattle, WA
Washington Federal, Seattle, WA
Yakima Federal Savings and Loan Association, Yakima, WA
Wisconsin Bankers Association
Associated Banc-Corp, Green Bay, WI

Bank of Galesville, Galesville, WI
Citizens State Bank, Hudson, WI
Commerce State Bank, West Bend, WI
East Wisconsin Savings Bank, Kaukauna, WI
Farmers & Merchants Bank, Tomah, WI
First American Bank, Hudson, WI
First Citizens State Bank, Whitewater, WI
McFarland State Bank, McFarland, WI
Peoples State Bank, Prairie du Chien, WI
Security Financial Bank, Durand, WI
Southport Bank, Kenosha, WI
Spring Bank, Brookfield, WI
State Bank of Chilton, Chilton, WI
State Bank of Cross Plains, Cross Plains, WI
The Baraboo National, Baraboo, WI
The National Bank of Waupun, Waupun, WI
The Stephenson National Bank and Trust, Marinette, WI
Time Federal Savings Bank, Medford, WI
West Pointe Bank, Oshkosh, WI
Wolf River Community Bank, Hortonville, WI
Waumandee State Bank, Waumandee, WI
West Virginia Bankers Association
Calhoun Banks, Grantsville, WV
Capon Valley Bank, Wardensville, WV
CNB Bank, Berkley Springs, WV
Community Bank of Parkersburg, Parkersburg, WV
Doolin Security Savings Bank, New Martinsville, WV
First Bank of Charleston, Charleston, WV
First Exchange Bank, Mannington, WV
First Federal Savings and Loan, Ravenswood, WV
First Peoples Bank, Mullens, WV
FNB Bank, Berkley Springs, WV
Logan Bank & Trust Company, Logan, WV
MCNB Bank and Trust Company, Welch, WV
MVB Bank, Fairmont, WV
Northern Hancock Bank & Trust Company, Newell, WV
Pioneer Community Bank, Iager, WV
Premier Bank, Huntington, WV
Summit Community Bank, Moorefield, WV
The Bank of Monroe, Union, WV
The Grant County Bank, Petersburg, WV
The Poca Valley Bank, Walton, WV
United Bank, Parkersburg, WV
United Bank, Charleston, WV

WesBanco Bank, Wheeling, WV
West Union Bank, West Union, WV
Whitesville State Bank, Whitesville, WV
Wyoming Bankers Association
Buffalo Federal Bank, Buffalo, WY
First Northern Bank of Wyoming, Buffalo, WY

cc: Members of the United States House of Representatives